

SERFF Tracking Number:	CFAP-128355618	State:	District of Columbia
Filing Company:	Group Hospitalization and Medical Services, Inc.	State Tracking Number:	
Company Tracking Number:	1774		
TOI:	H21 Health - Other	Sub-TOI:	H21.000 Health - Other
Product Name:	DC GHMSI Small Group Eff 201210		
Project Name/Number:	/1774		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	-2.700%
Effective Date of Last Rate Revision:	07/01/2012
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):																											
Group Hospitalization and Medical Services, Inc.	Decrease	14.500%	-0.040%	\$-89,606	23,323	\$223,249,535	0.000%	-0.600%																											
<table> <tr> <td>Product Type:</td><td>HMO</td><td>PPO</td><td>EPO</td><td>POS</td><td>HSA</td><td>HDHP</td><td>FFS</td><td>Other</td></tr> <tr> <td>Covered Lives:</td><td></td><td>39,068</td><td></td><td></td><td>3,232</td><td>985</td><td>116</td><td></td></tr> <tr> <td>Policy Holders:</td><td></td><td>21,106</td><td></td><td></td><td>1,635</td><td>522</td><td>60</td><td></td></tr> </table>									Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other	Covered Lives:		39,068			3,232	985	116		Policy Holders:		21,106			1,635	522	60	
Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other																											
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Product Name:	DC GHMSI Small Group Eff 201210		
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Rate Review Details

COMPANY:

Company Name:	Group Hospitalization and Medical Services, Inc.
HHS Issuer Id:	78079
Product Names:	PPO, PPO HSA, PPO HRA, Indemnity, Non-CDH Drug, HSA Drug, HRA Drug
Trend Factors:	

FORMS:

New Policy Forms:

Affected Forms:

Other Affected Forms:	DC/GRP APP (R. 3/06), DC/CF/GC (R. 1/09), DC/CF/BP/EOC (7/08), DC/GHMSI/DOL APPEAL (3/06), DC/CF/BP/DOCS (7/08), DC/CF/BP/SOB (7/08), DC/CF/ATTC (R. 1/08), DC /CF/NGF/PPACA (9/10), DC/CF/DEPENDENT AGE (9/10), DC/GRP APP (R. 2/10), DC/CF/BP/EOC (R. 11/09), DC/CF/ATTC (R. 1/10), DC/CF/SOB HDHP (R. 7/08), DC/CF/RX3 (R. 12/08), GC-A/DC-6/95, GPS-DC-6/95, DC/CERT-9/96, DC/DOCS-8/96, and any amendments
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REQUESTED RATE CHANGE

INFORMATION:

Change Period:	Quarterly
Member Months:	514,692
Benefit Change:	None
Percent Change Requested:	Min: -0.6 Max: 0.0 Avg: -0.041

PRIOR RATE:

Total Earned Premium:	220,455,892.00
Total Incurred Claims:	206,280,690.00
Annual \$:	Min: 360.51 Max: 566.90 Avg: 428.33

<i>SERFF Tracking Number:</i>	<i>CFAP-128355618</i>	<i>State:</i>	<i>District of Columbia</i>
<i>Filing Company:</i>	<i>Group Hospitalization and Medical Services, Inc.</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>1774</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>DC GHMSI Small Group Eff 201210</i>		
<i>Project Name/Number:</i>	<i>/1774</i>		

REQUESTED RATE:

Projected Earned Premium:	220,366,287.00
Projected Incurred Claims:	211,534,322.00
Annual \$:	Min: 359.91 Max: 566.90 Avg: 428.15

SERFF Tracking Number: CFAP-128355618 State: District of Columbia

Filing Company: Group Hospitalization and Medical Services, Inc.State Tracking Number:

Company Tracking Number: 1774

TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other

Product Name: DC GHMSI Small Group Eff 201210

Project Name/Number: /1774

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action: Action:*	Rate Action Information:	Attachments
	Rate Filing 1774	DC/GRP APP (R. Revised 3/06), DC/CF/GC (R. 1/09), DC/CF/BP/EOC (7/08), DC/GHMSI/DOL APPEAL (3/06), DC/CF/BP/DOCS (7/08), DC/CF/BP/SOB (7/08), DC/CF/ATTC (R. 1/08), DC /CF/NGF/PPACA (9/10), DC/CF/DEPEND AGE (9/10), DC/GRP APP (R. 2/10), DC/CF/BP/EOC (R. 11/09), DC/CF/ATTC (R. 1/10), DC/CF/SOB HDHP (R. 7/08), DC/CF/RX3 (R. 12/08), GC-A/DC-6/95, GPS-DC-		Previous State Filing Number:	CFAP- 1774 GHMSI - 1280938 Rates.pdf 58

SERFF Tracking Number: CFAP-128355618 State: District of Columbia
Filing Company: Group Hospitalization and Medical Services, Inc.State Tracking Number:
Company Tracking Number: 1774
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: DC GHMSI Small Group Eff 201210
Project Name/Number: /1774

6/95, DC/CERT- Percent Rate Change -0.040
9/96, DC/DOCS- Request:
8/96, and any
amendments

***CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS
Filing 1774
Medical & Drug Rates, and Rating Factors
Premium Rates Effective 10/2012***

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
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Filing 1774

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**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Premiums Effective 10/2012
PPO Benefits**

				In-Network					Out of Network			10/2012		07/2012		Rate Change 10/2012 over 07/2012
Policy Type	Option	Deductible Carryover	Integrated Rx Benefit	PCP Copay	Specialist Copay	Deductible	Coinsurance	OOP Max	Deductible	Coinsurance	OOP Max	Vision Core	Individual Rate	Individual Rate		
PPO	1	No		\$10	\$10	\$0	100%	\$1,000	\$300	80%	\$2,000	Yes	\$493	\$493	0.0%	
PPO	2	No		\$10	\$10	\$0	90%	\$1,500	\$300	70%	\$3,000	Yes	\$457	\$457	0.0%	
PPO	3	No		\$10	\$10	\$100	90%	\$1,500	\$500	70%	\$3,000	Yes	\$419	\$419	0.0%	
PPO	4	No		\$10	\$10	\$0	80%	\$1,500	\$300	70%	\$3,000	Yes	\$441	\$441	0.0%	
PPO	5	No		\$10	\$10	\$100	80%	\$2,500	\$500	60%	\$5,000	Yes	\$386	\$386	0.0%	
PPO	6	No		\$20	\$20	\$0	100%	\$1,500	\$500	80%	\$3,000	Yes	\$475	\$475	0.0%	
PPO	7	No		\$10	\$10	\$250	100%	\$1,500	\$500	80%	\$3,000	Yes	\$457	\$457	0.0%	
PPO	8	No		\$15	\$15	\$0	90%	\$1,500	\$500	70%	\$3,000	Yes	\$450	\$450	0.0%	
PPO	9	No		\$10	\$10	\$500	100%	\$1,500	\$1,000	80%	\$3,000	Yes	\$428	\$428	0.0%	
PPO	14	No		\$20	\$20	\$1,000	100%	\$3,500	\$2,000	80%	\$7,000	Yes	\$324	\$324	0.0%	
PPO	15	No		\$20	\$20	\$1,000	90%	\$3,500	\$2,000	70%	\$7,000	Yes	\$303	\$303	0.0%	
PPO	16	No		\$20	\$20	\$1,000	80%	\$3,500	\$2,000	60%	\$7,000	Yes	\$282	\$282	0.0%	
PPO	17	No		\$20	\$20	\$2,000	100%	\$7,500	\$4,000	80%	\$15,000	Yes	\$278	\$278	0.0%	
PPO	18	No		\$20	\$20	\$3,000	100%	\$15,000	\$6,000	80%	\$15,000	Yes	\$247	\$247	0.0%	
PPO	19	No		\$20	\$20	\$5,000	100%	\$20,000	\$10,000	80%	\$20,000	Yes	\$209	\$209	0.0%	
PPO	7A	Yes		\$10	\$10	\$250	100%	\$1,500	\$500	80%	\$3,000	Yes	\$462	\$462	0.0%	
PPO	9A	Yes		\$10	\$10	\$500	100%	\$1,500	\$1,000	80%	\$3,000	Yes	\$438	\$438	0.0%	
PPO	14A	Yes		\$20	\$20	\$1,000	100%	\$3,500	\$2,000	80%	\$7,000	Yes	\$330	\$330	0.0%	
PPO	15A	Yes		\$20	\$20	\$1,000	90%	\$3,500	\$2,000	70%	\$7,000	Yes	\$309	\$309	0.0%	
PPO	16A	Yes		\$20	\$20	\$1,000	80%	\$3,500	\$2,000	60%	\$7,000	Yes	\$288	\$288	0.0%	
PPO	17A	Yes		\$20	\$20	\$2,000	100%	\$7,500	\$4,000	80%	\$15,000	Yes	\$288	\$288	0.0%	
PPO	18A	Yes		\$20	\$20	\$3,000	100%	\$15,000	\$6,000	80%	\$15,000	Yes	\$259	\$259	0.0%	
PPO	19A	Yes		\$20	\$20	\$5,000	100%	\$20,000	\$10,000	80%	\$20,000	Yes	\$222	\$222	0.0%	

Form Numbers:

DC/CF/GC (R. 1/09)
DC/CF/BP/EOC (R. 11/09)
DC/GHMSI/DOL APPEAL (R. 11/11)
DC/CF/BP/DOCS (7/08)
DC/CF/BP/SOB (7/08)

DC/CF/ATTC (R. 1/10)
DC/CF/NGF/PPACA (9/10)
DC/CF/DEPENDENT AGE (9/10)
DC/CF/GC (R. 10/11)
and any amendments

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Premiums Effective 10/2012
HSA PPO, and HRA PPO Benefits**

Policy Type	Option	Deductible Carryover	Integrated Rx Benefit	PCP Copay	Specialist Copay	In-Network			Out of Network			Vision Core	10/2012 Individual Rate			07/2012 Individual Rate			Rate Change 10/2012 over 07/2012
						Deductible	Coinsurance	OOP Max	Deductible	Coinsurance	OOP Max		Medical	Drug	Total	Medical	Drug	Total	
PPO HRA	1			\$0	\$0	\$1,000	100%	\$3,500	\$2,000	80%	\$7,000	Yes	\$370		\$370	\$371		\$371	-0.3%
PPO HRA	2			\$0	\$0	\$1,000	90%	\$3,500	\$2,000	70%	\$7,000	Yes	\$347		\$347	\$348		\$348	-0.3%
PPO HRA	3			\$0	\$0	\$2,000	100%	\$7,000	\$4,000	80%	\$15,000	Yes	\$322		\$322	\$323		\$323	-0.3%
PPO HRA	4			\$0	\$0	\$3,000	100%	\$10,000	\$6,000	80%	\$20,000	Yes	\$283		\$283	\$284		\$284	-0.4%
PPO HRA	5			\$0	\$0	\$5,000	100%	\$10,000	\$10,000	80%	\$20,000	Yes	\$243		\$243	\$243		\$243	0.0%
PPO HRA	1		\$10/\$25/\$45	\$0	\$0	\$1,000	100%	\$3,500	\$2,000	80%	\$7,000	Yes	\$370	\$94	\$464	\$371	\$94	\$465	-0.2%
PPO HRA	2		\$10/\$25/\$45	\$0	\$0	\$1,000	90%	\$3,500	\$2,000	70%	\$7,000	Yes	\$347	\$94	\$441	\$348	\$94	\$442	-0.2%
PPO HRA	3		\$10/\$25/\$45	\$0	\$0	\$2,000	100%	\$7,000	\$4,000	80%	\$15,000	Yes	\$322	\$70	\$392	\$323	\$70	\$393	-0.3%
PPO HRA	4		\$10/\$25/\$45	\$0	\$0	\$3,000	100%	\$10,000	\$6,000	80%	\$20,000	Yes	\$283	\$54	\$337	\$284	\$54	\$338	-0.3%
PPO HRA	5		\$10/\$25/\$45	\$0	\$0	\$5,000	100%	\$10,000	\$10,000	80%	\$20,000	Yes	\$243	\$40	\$283	\$243	\$40	\$283	0.0%
PPO HSA	1		\$10/\$25/\$45	\$0	\$0	\$1,200	100%	\$2,400	\$2,400	80%	\$4,800	Yes	\$363	\$92	\$455	\$365	\$93	\$458	-0.7%
PPO HSA	2		\$10/\$25/\$45	\$0	\$0	\$1,200	90%	\$2,400	\$2,400	70%	\$4,800	Yes	\$343	\$92	\$435	\$345	\$93	\$438	-0.7%
PPO HSA	3		\$10/\$25/\$45	\$0	\$0	\$2,000	100%	\$4,000	\$4,000	80%	\$8,000	Yes	\$324	\$76	\$400	\$326	\$76	\$402	-0.5%
PPO HSA	4		\$10/\$25/\$45	\$0	\$0	\$2,700	100%	\$5,000	\$5,400	80%	\$10,000	Yes	\$298	\$65	\$363	\$300	\$65	\$365	-0.5%
PPO HRA	1		\$0/\$25/\$45	\$0	\$0	\$1,000	100%	\$3,500	\$2,000	80%	\$7,000	Yes	\$370	\$99	\$469	\$371	\$99	\$470	-0.2%
PPO HRA	2		\$0/\$25/\$45	\$0	\$0	\$1,000	90%	\$3,500	\$2,000	70%	\$7,000	Yes	\$347	\$99	\$446	\$348	\$99	\$447	-0.2%
PPO HRA	3		\$0/\$25/\$45	\$0	\$0	\$2,000	100%	\$7,000	\$4,000	80%	\$15,000	Yes	\$322	\$73	\$395	\$323	\$73	\$396	-0.3%
PPO HRA	4		\$0/\$25/\$45	\$0	\$0	\$3,000	100%	\$10,000	\$6,000	80%	\$20,000	Yes	\$283	\$57	\$340	\$284	\$57	\$341	-0.3%
PPO HRA	5		\$0/\$25/\$45	\$0	\$0	\$5,000	100%	\$10,000	\$10,000	80%	\$20,000	Yes	\$243	\$41	\$284	\$243	\$41	\$284	0.0%
PPO HSA	1		\$0/\$25/\$45	\$0	\$0	\$1,200	100%	\$2,400	\$2,400	80%	\$4,800	Yes	\$363	\$94	\$457	\$365	\$95	\$460	-0.7%
PPO HSA	2		\$0/\$25/\$45	\$0	\$0	\$1,200	90%	\$2,400	\$2,400	70%	\$4,800	Yes	\$343	\$94	\$437	\$345	\$95	\$440	-0.7%
PPO HSA	3		\$0/\$25/\$45	\$0	\$0	\$2,000	100%	\$4,000	\$4,000	80%	\$8,000	Yes	\$324	\$81	\$405	\$326	\$81	\$407	-0.5%
PPO HSA	4		\$0/\$25/\$45	\$0	\$0	\$2,700	100%	\$5,000	\$5,400	80%	\$10,000	Yes	\$298	\$70	\$368	\$300	\$70	\$370	-0.5%

Note: The separate Medical and Drug rates are hypothetical and for illustration purposes only. The corresponding Drug products are core to the HSA and HRA benefits.

Form Numbers:

DC/CF/GC (R. 1/09)

DC/CF/BP/EOC (R. 11/09)

DC/GHMSI/DOL APPEAL (R. 11/11)

DC/CF/BP/DOCS (7/08)

DC/CF/SOB HDHP (R. 7/08)

DC/CF/ATTC (R. 1/10)

DC/CF/RX3 (R. 12/08)

DC/CF/NGF/PPACA (9/10)

DC/CF/DEPENDENT AGE (9/10)

DC/CF/GC (R. 10/11)

and any amendments

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Premiums Effective 10/2012
COMPREHENSIVE MAJOR MEDICAL Benefits**

Policy Type	Deductible	Stop-Loss	Coinsurance	10/2012 Individual Rate	07/2012 Individual Rate
New Business	\$300	\$4,000	80%	\$411	\$411
New Business	\$500	\$4,000	80%	\$388	\$388
New Business	\$1,000	\$4,000	80%	\$323	\$323
Renewing Business	\$100	\$2,000	80%	\$626	\$626
Renewing Business	\$100	\$4,000	80%	\$602	\$602
Renewing Business	\$200	\$2,000	80%	\$610	\$610
Renewing Business	\$200	\$4,000	80%	\$587	\$587
Renewing Business	\$300	\$2,000	80%	\$595	\$595
Renewing Business	\$300	\$4,000	80%	\$568	\$568
Renewing Business	\$500	\$2,000	80%	\$563	\$563
Renewing Business	\$500	\$4,000	80%	\$539	\$539
Renewing Business	\$1,000	\$2,000	80%	\$476	\$476
Renewing Business	\$1,000	\$4,000	80%	\$460	\$460

Policy Type	Deductible	Out Of Pocket	Coinsurance	10/2012 Individual Rate	07/2012 Individual Rate
Traditional; 180 days/admission	\$100	\$625	80%	\$308	\$308
Traditional; 180 days/admission	\$200	\$625	80%	\$319	\$319
Major Medical	\$200	\$500	80%	\$419	\$419

Form Numbers:

GC-A/DC-6/95

GPS-DC-6/95

DC/CERT-9/96

DC/CF/GC (R. 1/09)

DC/DOCS-8/96

DC/GHMSI/DOL APPEAL (R. 11/11)

DC/CF/ATTC (R. 1/10)

DC/CF/NGF/PPACA (9/10)

DC/CF/DEPENDENT AGE (9/10)

DC/CF/GC (R. 10/11)

and any amendments

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Premiums Effective 10/2012
RX Benefits**

					10/2012		07/2012
Option	Generic Copay	Form Brand Copay	Non-Form Copay	Deductible	Individual Rate	Individual Rate With Deductible CarryOver	Prior Filing Individual Rate
Options Below Include an Unlimited Max							
3	\$5	\$10	\$25	\$0	\$176	N/A	\$176
4	\$8	\$15	\$30	\$0	\$153	N/A	\$153
7	\$10	\$20	\$35	\$0	\$129	N/A	\$129
A	\$5	\$10	\$25	\$50	\$164	\$165	\$164
B	\$8	\$15	\$30	\$50	\$148	\$149	\$148
8	\$10	\$20	\$35	\$50	\$119	\$120	\$119
C	\$5	\$10	\$25	\$100	\$149	\$150	\$149
5	\$8	\$15	\$30	\$100	\$130	\$131	\$130
9	\$10	\$20	\$35	\$100	\$108	\$109	\$108
1	\$0	\$25	\$45	\$0	\$113	N/A	\$113
2	\$0	\$25	\$45	\$100	\$97	\$98	\$97

Note that all options with an annual maximum have been removed as they are forbidden for any group buying/renewing after 9/23/10 due to Federal Health Reform. Groups that currently have these options will be migrated to the unlimited version upon their first renewal 10/1 or later.

Form Numbers:
DC/CF/RX3 (R. 12/08)
DC /CF/NGF/PPACA (9/10)
DC/CF/DEPENDENT AGE (9/10)

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Premiums Effective 10/2012
RX Benefits**

					10/2012		07/2012
Option	Generic Copay	Form Brand Copay	Non-Form Copay	Deductible	Individual Rate	Individual Rate With Deductible CarryOver	Prior Filing Individual Rate
Options Below Include an Unlimited Max							
12	\$10	\$25	\$45	\$0	\$112	N/A	\$112
	\$10	\$25	\$45	\$50	\$107	\$108	\$107
15	\$10	\$25	\$45	\$100	\$96	\$97	\$96
18	\$10	\$25	\$45	\$200	\$83	\$84	\$83
21	\$15	\$35	\$60	\$0	\$91	N/A	\$91
	\$15	\$35	\$60	\$50	\$88	\$89	\$88
24	\$15	\$35	\$60	\$100	\$79	\$80	\$79
27	\$15	\$35	\$60	\$200	\$63	\$64	\$63
Options Below Have a 30% Coinsurance and Unlimited Max							
29*	\$10	\$25	\$45	\$0			
29**	\$30	\$75	\$135	\$0	\$107	N/A	\$107
31*	\$10	\$25	\$45	\$100			
31**	\$30	\$75	\$135	\$100	\$90	\$91	\$90

Note that all options with an annual maximum have been removed as they are forbidden for any group buying/renewing after 9/23/10 due to Federal Health Reform. Groups that currently have these options will be migrated to the unlimited version upon their first renewal 10/1 or later.

* Minimum

** Maximum

Form Numbers:

DC/CF/RX3 (R. 12/08)

DC /CF/NGF/PPACA (9/10)

DC/CF/DEPENDENT AGE (9/10)

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
 AGE FACTORS EFFECTIVE May 1, 2011

Average Group Age	Age Factors
30 or less	0.70
31	0.72
32	0.74
33	0.76
34	0.78
35	0.80
36	0.82
37	0.84
38	0.86
39	0.89
40	0.92
41	0.95
42	0.98
43	1.01
44	1.04
45	1.08
46	1.12
47	1.16
48	1.20
49	1.24
50	1.28
51	1.33
52	1.38
53	1.43
54	1.48
55	1.53
56	1.59
57	1.65
58	1.68
59	1.70
60	1.72
61	1.74
62	1.76
63	1.78
64	1.80
65	1.85
66	1.90
67	1.95
68	2.00
69	2.05
70 or more	2.10

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
TIER FACTORS - EFFECTIVE JANUARY 1, 2005

DEVELOPMENT OF SLOPE ADJUSTMENT FACTOR BASED ON REQUIRED AND DESIRED SLOPES.

<u>TIER STRUCTURE</u>	<u>CONTRACT TYPE</u>	<u>ASSUMED MEMBERS PER CONTRACT</u>	<u>CURRENTLY EFFECTIVE TIER FACTORS</u>
TWO TIER	INDIVIDUAL	1.00	1.00
	FAMILY	3.45	2.80
FOUR TIER	INDIVIDUAL	1.00	1.00
	INDIVIDUAL + CHILD(REN)	2.31	1.85
	INDIVIDUAL + ADULT	2.00	2.30
	FAMILY	3.70	2.80
	Complementary to Medicare		
	Medical	1.00	0.75
	Drug	1.00	3.15
	Dental	1.00	1.00
	Vision	1.00	1.00

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012

SIC Code	Current SIC Rating Factor, Effective January, 2010
0	1.150
1	1.150
2	1.150
3	1.000
4	1.000
5	1.000
6	1.000
7	1.150
8	1.150
9	1.150
10	1.150
11	1.000
12	1.150
13	1.150
14	1.150
15	1.000
16	1.100
17	1.000
18	1.000
19	1.000
20	1.100
21	1.050
22	1.100
23	1.050
24	1.100
25	1.000
26	1.100
27	1.050
28	1.150
29	1.150
30	1.050
31	0.950
32	1.060
33	1.050
34	1.100
35	1.000
36	1.000
37	1.100
38	1.050
39	1.060
40	1.000
41	0.950
42	1.110
43	1.000
44	1.000
45	1.100
46	1.000
47	1.000
48	0.900
49	1.000

SIC Code	Current SIC Rating Factor, Effective January, 2010
50	1.060
51	1.000
52	1.000
53	0.950
54	1.010
55	1.050
56	0.950
57	0.930
58	1.150
59	0.950
60	0.880
61	0.900
62	0.970
63	1.050
64	1.050
65	1.020
66	1.000
67	0.950
68	1.000
69	1.000
70	1.100
71	1.000
72	1.120
73	0.850
74	1.000
75	1.000
76	1.000
77	1.000
78	1.140
79	1.050
80	1.100
81	1.050
82	0.900
83	1.000
84	0.930
85	1.000
86	0.970
87	0.900
88	1.050
89	1.000
90	1.000
91	1.000
92	1.150
93	1.000
94	1.000
95	1.040
96	1.000
97	1.150
98	1.000
99	1.150

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
POE Factors - Effective August 1, 2006**

<u>POE/Non-POE</u>	<u>POE Factor</u>
Non-POE	0.980
POE	1.000

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
HIPAA Loads for DC/VA Groups as of November 1, 2011

Group Size 2 - 24					
	UW Points Range		Current HIPAA Factor		
	Low	High	1st Year	2nd Year	3rd Year
1	0.00	1.99	0.825	0.900	0.950
2	2.00	2.03	0.890	0.900	0.950
3	2.04	2.06	0.914	0.950	1.000
4	2.07	2.09	1.000	1.000	1.000
5	2.10	2.14	1.100	1.100	1.100
6	2.15	2.19	1.205	1.205	1.205
7	2.20	2.59	1.313	1.313	1.313
8	2.60	2.99	1.405	1.405	1.405
9	3.00	4.99	1.490	1.490	1.490
10	5.00	6.99	1.787	1.787	1.787
11	7.00	7.99	2.181	2.181	2.181
12	8.00	8.99	2.905	2.905	2.905
13	9.00	11.99	4.137	4.137	4.137
14	12.00	99.99	6.480	6.480	6.480

Group Size 25 +					
	Points Range		Current HIPAA Factor		
	Low	High	1st Year	2nd Year	3rd Year
	0.00	1.1	0.825	0.900	0.950
	1.11	1.12	0.890	0.900	0.950
	1.13	1.13	0.914	0.950	1.000
	1.14	1.14	1.000	1.000	1.000
	1.15	1.15	1.100	1.100	1.100
	1.16	1.16	1.205	1.205	1.205
	1.17	1.18	1.313	1.313	1.313
	1.19	1.2	1.405	1.405	1.405
	1.21	1.25	1.490	1.490	1.490
	1.26	2.44	1.787	1.787	1.787
	2.45	3.74	2.181	2.181	2.181
	3.75	5.74	2.905	2.905	2.905
	5.75	8.74	4.137	4.137	4.137
	8.75	99.99	6.480	6.480	6.480

SERFF Tracking Number: CFAP-128355618 State: District of Columbia
Filing Company: Group Hospitalization and Medical Services, Inc.State Tracking Number:
Company Tracking Number: 1774
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
Product Name: DC GHMSI Small Group Eff 201210
Project Name/Number: /1774

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Actuarial Justification Comments: Attachment: 1774 GHMSI - Actuarial Memorandum.pdf		

	Item Status:	Status Date:
Bypassed - Item: Rate Summary Worksheet Bypass Reason: Does not meet or exceed the “subject to review” threshold Comments:		

	Item Status:	Status Date:
Bypassed - Item: Consumer Disclosure Form Bypass Reason: Does not meet or exceed the “subject to review” threshold Comments:		

***CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
SMALL GROUP ACCOUNTS OF 2-50 CONTRACTS
Filing 1774
Actuarial Memorandum***

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
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Filing 1774

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APPENDIX

Small Group Rate History	A
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ACTUARIAL CERTIFICATION

I, Jing Zhang, am a Pricing Actuary with CareFirst BlueCross BlueShield of which GHMSI is a subsidiary. I am a member of the American Academy of Actuaries. I have been involved in the development of these rates.

To the best of my knowledge, these rating methodologies comply with applicable laws and regulations of the District of Columbia, and produce premiums that are reasonable in relation to benefits, and are based on sound and commonly accepted actuarial principles.

Jing Zhang

Digitally signed by Jing Zhang
DN: cn=Jing Zhang, o=CareFirst
BlueCross BlueShield, ou=Actuarial
Pricing Department, email=jing.
zhang@carefirst.com, c=US
Date: 2012.05.11 16:33:23 -04'00'

Jing Zhang, FSA, MAAA
Actuarial Associate
GHMSI
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10455 Mill Run Circle
Owings Mills, Md. 21117

**CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Rate Filing Summary (Filing 1774)**

This submission pertains to the District of Columbia small group accounts of 2-50 contracts of GHMSI, Inc.

Product	Proposed Rate Change (10/2012 over 07/2012 Rate Level)
PPO	0.0%
PPO HSA	-0.6%
PPO HRA	-0.2%
Indemnity	0.0%
Non-CDH Drug	0.0%
HSA Drug	-0.6%
HRA Drug (Integrated) *	-0.2%
Non-CDH Medical & Drug	0.0%
HSA Medical & Drug	-0.6%
HRA Medical & Drug	-0.2%

Our renewal increase floor remains at -25.7%. The cap in the range of 12% - 35% remains in effect.

As of 12/31/10, the "Risk-Based Capital" (RBC) percentage for GHMSI and CFMI were 1098% and 667% respectively. Both GHMSI and CFMI own 50/50 of CareFirst Holdings of which the key asset is CareFirst BlueChoice. In 2011, two independent actuarial consultants, Milliman and the Lewin Group, updated their recommended optimal RBC ranges for both legal entities (including their share of CareFirst Holdings) to reflect the impact of Federal Health Care Reform (FHCR). Based on their surplus evaluations, management filed with their respective regulators revised Board-approved GHMSI and CFMI RBC ranges of 1000-1300% and 1050-1350%, respectively. These ranges have increased significantly over the prior 2008 ranges by 150-250% due to changes and uncertainty posed by FHCR. RBC ratios are calculated on an authorized control level basis.

In discussions regarding 1Q12 rates, the DISB had requested that the "contribution to reserve" (CtR) target be 0.0% while the DISB opined on CF's target RBC levels. As you'll see, this filing includes a CtR target of 2.0%. However, our proposed rate actions are below the "needed". Therefore, implicitly we are aiming for a CtR less than 2.0% in actuality. In light of our fiduciary responsibility for long-term rate adequacy and stability, we felt that setting the gauge for rates that would render the financial results above break-even was most appropriate at this time. If you see it differently, we welcome discussion.

* Non-Integrated HRA Drug has the same rate change as Non-CDH Drug.

The form numbers associated with the rates are displayed throughout the filing.

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Proposed Rate Change Derivation
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Projection Period: 10/01/2012 through 12/31/2013

	Non-CDH Medical		CDH Medical		Medical		GHMSI Drug								
	PPO	Indemnity	PPO HSA	PPO HRA	Total GHMSI Medical	Total Medical	GHMSI Non-CDH Rx	GHMSI HSA Rx	GHMSI Int HRA Rx	GHMSI Non-Int HRA RX	Total GHMSI Rx	Total Rx	GHMSI HSA Med & Rx	GHMSI HRA Med & Rx	Total GHMSI Med & Rx
Enrollment															
Contract Month	252,346	895	18,937	5,883	278,061	510,339	253,241	18,937	2,256	3,627	278,061	510,339	18,937	5,883	278,061
Member Month	464,487	1,655	37,262	11,288	514,692	890,173	466,142	37,262	4,468	6,820	514,692	890,173	37,262	11,288	514,692
Medical Member Distribution	90.2%	0.4%	7.2%	2.2%	100.0%	100.0%	90.6%	7.2%	0.9%	1.3%	100.0%	100.0%	48.6%	14.7%	57.8%
Adjust Revenue to Current Rate Level (07/2012)															
Revenue	\$164,086,737	\$622,370	\$11,064,990	\$3,226,813	\$179,000,910	\$272,658,909	\$40,701,358	\$2,645,454	\$284,085	\$617,728	\$44,248,625	\$75,398,443	\$13,710,444	\$4,128,626	\$223,249,535
Income Adjustment Factor to Current Rate Level	0.9747	0.9616	0.9892	0.9702	0.9755	0.9669	1.0333	1.0755	1.0585	1.0329	1.0360	1.0360	1.0058	0.9857	0.9875
Adjusted Revenue at Current Rate Level (07/2012)	\$159,942,148	\$598,440	\$10,945,154	\$3,130,730	\$174,616,471	\$263,632,101	\$42,055,387	\$2,845,290	\$300,696	\$638,047	\$45,839,421	\$78,115,205	\$13,790,444	\$4,069,473	\$220,455,892
Experience Period Incurred Claims															
Experience Period Incurred and Paid Claims	\$124,485,920	\$332,830	\$7,149,437	\$2,138,181	\$134,106,368	\$199,313,363	\$38,555,396	\$2,454,987	\$178,235	\$587,138	\$41,775,756	\$62,771,525	\$9,604,424	\$2,903,554	\$175,882,124
Completion Factors	0.9749	0.9786	0.9805	0.9818	0.9753	0.9742	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9854	0.9865	0.9810
IBNR	\$3,206,522	\$7,291	\$141,949	\$39,725	\$3,395,487	\$5,277,451	\$6,891	\$504	\$35	\$106	\$7,536	\$13,140	\$142,453	\$39,867	\$3,403,023
Estimated Incurred Claims	\$127,692,441	\$340,121	\$7,291,386	\$2,177,907	\$137,501,855	\$204,590,814	\$38,562,286	\$2,455,491	\$178,270	\$587,244	\$41,783,291	\$62,784,666	\$9,746,877	\$2,943,421	\$179,285,147
Experience Period Incurred Claims Adjustments															
Rx Rebates							(\$4,206,949)	(\$336,291)	(\$40,324)	(\$61,551)	(\$4,645,114)	(\$7,129,614)	(\$336,291)	(\$101,875)	(\$4,645,114)
Experience Period Adjusted Incurred Claims	\$127,692,441	\$340,121	\$7,291,386	\$2,177,907	\$137,501,855	\$204,590,814	\$34,355,337	\$2,119,200	\$137,947	\$525,693	\$37,138,177	\$55,655,052	\$9,410,586	\$2,841,546	\$174,640,032
Rating Period Projected Capitations															
Experience Period Capitations*	\$484,709	\$1,725	\$38,889	\$11,782	\$537,104	\$1,403,549							\$38,889	\$11,782	\$537,104
Pricing Trend	1.0201	1.0204	1.0200	1.0200	1.0201	1.0152							1.0200	1.0200	1.0201
Months of Trend	22.5	22.5	22.5	22.5	22.5	22.5							22.5	22.5	22.5
Trend Factor	1.0380	1.0387	1.0379	1.0378	1.0380	1.0287							1.0379	1.0378	1.0380
Rating Period Projected Capitations*	\$503,112	\$1,792	\$40,363	\$12,227	\$557,494	\$1,443,809							\$40,363	\$12,227	\$557,494
Rating Period Projected Incurred Claims															
Pricing Trend	1.1100	1.1100	1.0800	1.0800	1.1079	1.1023	1.1000	1.0850	1.0850	1.1000	1.0991	1.0992	1.0811	1.0840	1.1061
Months of Trend	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5	22.5
Trend Factor	1.2161	1.2161	1.1552	1.1552	1.2119	1.2003	1.1957	1.1653	1.1653	1.1957	1.1939	1.1940	1.1575	1.1632	1.2081
Rating Period Projected Incurred Claims	\$155,789,890	\$415,413	\$8,463,373	\$2,528,145	\$167,196,821	\$247,016,217	\$41,078,677	\$2,469,503	\$160,749	\$628,571	\$44,337,501	\$66,454,503	\$10,932,876	\$3,317,465	\$211,534,322
Individual Conversion Subsidy Load	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Adjusted Rating Period Projected Incurred Claims	\$155,867,785	\$415,621	\$8,467,604	\$2,529,409	\$167,280,419	\$247,139,726	\$41,099,216	\$2,470,738	\$160,830	\$628,886	\$44,359,670	\$66,487,730	\$10,938,343	\$3,319,124	\$211,640,089
Loss Ratios															
Experience Period Loss Ratios	78.1%	54.9%	66.2%	67.9%	77.1%	75.6%	84.4%	80.1%	48.6%	85.1%	83.9%	73.8%	68.9%	69.1%	78.5%
Rating Period Loss Ratios (without rate change)	97.5%	69.5%	77.4%	80.8%	95.8%	93.7%	97.7%	86.8%	53.5%	98.6%	96.8%	85.1%	79.3%	81.6%	96.0%
Retention															
Admin Costs	7.7%	7.7%	9.9%	10.0%	7.8%	8.5%	7.7%	9.9%	10.0%	10.0%	7.9%	8.5%	9.9%	10.0%	7.8%
CDH Expenses	0.0%	0.0%	0.7%	1.1%	0.1%	0.1%	0.0%	0.7%	1.1%	1.1%	0.1%	0.1%	0.7%	1.1%	0.1%
Broker Commissions	4.0%	4.0%	5.0%	5.1%	4.1%	4.9%	4.0%	5.0%	5.1%	5.1%	4.1%	4.9%	5.0%	5.1%	4.1%
Risk Charge	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Contrib to Reserve	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
Invst Income Credit	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Premium Tax	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Assessment Fees	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
Community Related Expenses	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Federal Taxes	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
State Income Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total Retention	15.8%	15.8%	19.7%	20.3%	16.1%	17.5%	15.8%	19.7%	20.3%	20.3%	16.1%	17.6%	19.7%	20.3%	16.1%
DLR	84.2%	84.2%	80.3%	79.7%	83.9%	82.5%	84.2%	80.3%	79.7%	79.7%	83.9%	82.4%	80.3%	79.7%	83.9%
Required Revenue	\$185,200,267	\$493,836	\$10,541,823	\$3,175,240	\$199,411,165	\$299,673,707	\$48,833,605	\$3,075,968	\$201,894	\$789,458	\$52,900,925	\$80,663,991	\$13,617,791	\$4,166,592	\$252,312,090
Required Rate Change (10/2012 over 07/2012 Rate Level)	15.8%	-17.5%	-3.7%	1.4%	14.2%	13.7%	16.1%	8.1%	-32.9%	23.7%	15.4%	3.3%	-1.3%	2.4%	14.5%
Proposed Rate Change (10/2012 over 07/2012 Rate Level)	0.0%	0.0%	-0.6%	-0.2%	0.0%	0.0%	0.0%	-0.6%	-0.2%	0.0%	0.0%	0.0%	-0.6%	-0.2%	-0.04%

Estimated Renewals (10/1/2012 over 10/1/2011 based on proposed) | 10.9% 10.9% 9.2% 9.8% 10.8% 10.9% 6.2% 13.0% 13.0% 6.2% 6.7% 6.6% 9.9% 9.5% 9.95%

Note: Contract Month and Member Month for All Medical and Rx equal those of All Medical.
* Instead of applying a trend factor to project capitations, we are using the actual capitation rates where possible. As a result, the trend factor shown above can differ by product.

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Experience Period Observed, Normalized, and Proposed Rating Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012

	Weights by Incurred Claims	Rolling-12 Observed Trend	Rolling-12 Normalized Trend	Proposed Rating Trend	EP Claims	Proposed Rating Trend (Last Filing)
Medical						
HMO	30.0%	1.7%	0.9%	9.0%	\$20,110,793	7.0%
HMO OA	13.7%	9.8%	10.5%	9.0%	\$9,214,198	7.0%
OO OA	27.7%	10.8%	8.2%	9.0%	\$18,561,228	7.0%
POS OA	22.3%	14.2%	14.5%	9.0%	\$14,963,310	7.0%
POS HPN OA	0.7%	62.3%	60.8%	9.0%	\$460,110	7.0%
HMO HSA OA	3.4%	-14.7%	-10.4%	10.0%	\$2,266,668	11.0%
HMO HRA OA	1.1%	57.0%	53.6%	10.0%	\$739,210	11.0%
POS HSA OA	1.0%	20.8%	13.6%	10.0%	\$658,457	11.0%
POS HRA OA	0.2%	-0.7%	4.1%	10.0%	\$114,985	11.0%
BC Non-CDH	94.4%	8.5%	8.1%	9.0%	\$63,309,638	7.0%
BC CDH	5.6%	5.9%	6.8%	10.0%	\$3,779,320	11.0%
BC Total	100.0%	8.8%	8.0%	9.1%	\$67,088,959	7.2%
PPO	92.9%	9.1%	12.0%	11.0%	\$127,692,441	8.5%
Indemnity	0.2%	29.0%	27.3%	11.0%	\$340,121	8.5%
PPO HSA	5.3%	-14.5%	-11.6%	8.0%	\$7,291,386	8.0%
PPO HRA	1.6%	-5.0%	-3.0%	8.0%	\$2,177,907	8.0%
GHMSI CDH	6.9%	-12.3%	-9.6%	8.0%	\$9,469,293	8.0%
GHMSI Total	100.0%	7.7%	10.5%	10.8%	\$137,501,855	8.5%
Med BC & GHMSI Total		8.0%	9.7%	10.2%	\$204,590,814	8.1%
Rx						
BC Non-CDH	31.8%	14.0%	14.4%	10.0%	\$19,968,250	8.0%
BC HSA	1.2%	-0.6%	2.4%	8.5%	\$777,456	8.0%
BC HRA	0.4%	17.4%	15.9%	8.5%	\$255,668	8.0%
GHMSI Non-CDH	61.4%	6.5%	10.1%	10.0%	\$38,562,286	8.0%
GHMSI HSA	3.9%	16.6%	19.5%	8.5%	\$2,455,491	8.0%
GHMSI HRA	1.2%	6.0%	5.0%	8.5%	\$765,514	8.0%
BC CDH	1.6%	3.9%	5.8%	8.5%	\$1,033,125	8.0%
GHMSI CDH	5.1%	14.0%	16.1%	8.5%	\$3,221,005	8.0%
BC Total	33.4%	13.5%	14.0%	9.9%	\$21,001,375	8.0%
GHMSI Total	66.6%	7.1%	10.6%	9.9%	\$41,783,291	8.0%
Non-CDH Total	93.2%	9.0%	11.6%	10.0%	\$58,530,536	8.0%
CDH Total	6.8%	11.6%	13.6%	8.5%	\$4,254,130	8.0%
Rx BC & GHMSI Total	100.0%	9.2%	11.7%	9.9%	\$62,784,666	8.0%
Medical & Rx						
BC Non-CDH	31.1%	9.5%	8.9%	9.2%	\$83,277,888	7.2%
BC HSA	1.4%	-7.1%	-4.1%	9.7%	\$3,702,582	10.5%
BC HRA	0.4%	36.3%	36.0%	9.7%	\$1,109,863	10.5%
GHMSI Non-CDH	62.3%	8.6%	11.6%	10.8%	\$166,594,849	8.4%
GHMSI HSA	3.6%	-8.4%	-5.4%	8.1%	\$9,746,877	8.0%
GHMSI HRA	1.1%	-2.4%	-1.0%	8.4%	\$2,943,421	8.0%
BC CDH	1.8%	2.9%	5.2%	9.7%	\$4,812,445	10.5%
GHMSI CDH	4.7%	-7.0%	-4.4%	8.2%	\$12,690,298	8.0%
BC Total	32.9%	9.1%	8.7%	9.2%	\$88,090,333	7.4%
GHMSI Total	67.1%	7.5%	10.4%	10.6%	\$179,285,147	8.4%
Non-CDH Total	93.5%	8.9%	10.7%	10.3%	\$249,872,737	8.0%
CDH Total	6.5%	-4.3%	-1.7%	8.6%	\$17,502,743	8.7%
All Medical & Rx	100.0%	8.3%	10.2%	10.1%	\$267,375,480	8.0%
Δ Trend "Margin":				0.0%		

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
DICR Derivation
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012

	1	2	3	4	5	6	7	8	9	10
	H.S.A.									
	Contracts a/o 02/29/2012	1,635								
	Member to Contract Ratio	1.98								
	Function	Vendor	Unit PCPM	% BlueFund	Effective PCPM	Unit PCPM	Composite PCPM	%		\$s
1	Projected Claims (+ Capitations)						\$577.33	80.3%		\$11,327,192
2	Admin Costs						\$ 71.10	9.9%		\$1,394,988
3	Broker Commissions & Fees						\$ 36.07	5.0%		\$707,737
4	Contrib to Reserve						\$11.50	1.6%		\$225,630
5	Invst Income Credit						(\$0.00)	0.00%		(\$14)
6	Premium Taxes						\$14.38	2.0%		\$282,038
7	Assessment Fees						\$0.83	0.1%		\$16,213
8	Federal Income Tax						\$2.88	0.4%		\$56,408
9	State Income Tax						\$0.00	0.0%		\$0
10	Risk Charge						\$0.00	0.0%		\$0
12	SUBTOTAL:						\$714	99.3%		\$14,010,192
13										
14	CDH Expenses									
15	H.S.A.	Fund Administrator	FlexAmerica	\$3.00	55.6%	\$1.67	\$3.00	\$2.53	0.4%	\$49,568
16		Banking Custodian	ACS w/ Mellon	\$2.55	55.6%	\$1.42	\$2.55	\$2.15	0.3%	\$42,133
17	WebMD						\$0.00	0.0%		\$0
18	NASCO Fee (Not Applicable)						\$0.00	0.0%		\$0
19	CDH SUBTOTAL:						\$4.67	0.7%		\$91,701
20	SUM:						\$719	100.0%		\$14,101,893
	H.R.A.									
	Contracts a/o 02/29/2012	522								
	Member to Contract Ratio	1.89								
21	Projected Claims (+ Capitations)						\$564	79.7%		\$3,532,314
22	Admin Costs						\$ 71.10	10.0%		\$445,372
23	Broker Commissions & Fees						\$ 36.30	5.1%		\$227,412
24	Contrib to Reserve						\$11.33	1.6%		\$70,947
25	Invst Income Credit						(\$0.00)	0.00%		(\$4)
26	Premium Taxes						\$14.16	2.0%		\$88,684
27	Assessment Fees						\$0.81	0.1%		\$5,098
28	Federal Income Tax						\$2.83	0.4%		\$17,737
29	State Income Tax						\$0.00	0.0%		\$0
30	Risk Charge						\$0.00	0.0%		\$0
32	SUBTOTAL:						\$700	98.9%		\$4,387,561
33										
34	CDH Expenses									
35	H.R.A.	Fund Administrator	FlexAmerica	\$4.50	60.5%	\$2.72	\$4.50	\$6.38	0.9%	\$39,989
36		Debit Card	Evolution	\$0.75	60.5%	\$0.45	\$0.75	\$1.06	0.2%	\$6,665
37	WebMD						\$0.00	0.0%		\$0
38	NASCO Fee (Not Applicable)						\$0.00	0.0%		\$0
39	CDH SUBTOTAL:						\$7.45	1.1%		\$46,654
40	SUM:						\$708	100.0%		\$4,434,215
	non-CDH									
	Contracts a/o 02/29/2012	21,166								
	Member to Contract Ratio	1.85								
41	Projected Claims (+ Capitations)						\$779	84.2%		\$197,869,037
42	Admin Costs						\$ 71.10	7.7%		\$18,058,907
43	Broker Commissions & Fees						\$ 37.42	4.0%		\$9,503,409
44	Contrib to Reserve						\$14.81	1.6%		\$3,761,691
45	Invst Income Credit						(\$0.00)	0.00%		(\$229)
46	Premium Taxes						\$18.51	2.0%		\$4,702,113
47	Assessment Fees						\$1.06	0.1%		\$270,309
48	Federal Income Tax						\$3.70	0.4%		\$940,423
49	State Income Tax						\$0.00	0.0%		\$0
50	Risk Charge						\$0.00	0.0%		\$0
52	SUM:						\$926	100.0%		\$235,105,659
	TOTAL									
	Contracts a/o 02/29/2012	23,323								
	Member to Contract Ratio	1.86								
53	Projected Claims (+ Capitations)						\$760	83.9%		\$212,728,542
54	Admin Costs						\$71.10	7.8%		\$19,899,267
55	Broker Commissions & Fees						\$37.30	4.1%		\$10,438,558
56	Contrib to Reserve						\$14.50	1.6%		\$4,058,268
57	Invst Income Credit						(\$0.00)	0.0%		(\$247)
58	Premium Taxes						\$18.13	2.0%		\$5,072,835
59	Assessment Fees						\$1.04	0.1%		\$291,620
60	Federal Income Tax						\$3.63	0.4%		\$1,014,567
61	State Income Tax						\$0.00	0.0%		\$0
62	Risk Charge						\$0.00	0.0%		\$0
64	SUBTOTAL:						\$906	99.9%		\$253,503,412
65										
66	CDH Expenses									
67	H.S.A.	Fund Administrator	FlexAmerica				\$0.18	0.0%		\$49,568
68		Banking Custodian	ACS w/ Mellon				\$0.15	0.0%		\$42,133
69	H.R.A.	Fund Administrator	FlexAmerica				\$0.14	0.0%		\$39,989
70		Debit Card	Evolution				\$0.02	0.0%		\$6,665
71	WebMD						\$0.00	0.0%		\$0
72	NASCO Fee (Not Applicable)						\$0.00	0.0%		\$0
73	CDH SUBTOTAL:						\$0.49	0.1%		\$138,355
74	SUM:						\$906	100.0%		\$253,641,767

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Med PPO

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims				
07/2012																						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend
200801	26,977	47,271	\$13,050,144	\$11,492,952	1.0000	\$0	\$11,492,952	88.1%		\$243.13				1.3475	\$17,584,737	\$372.00		1.0983	\$221.36			
200802	26,882	47,236	\$13,025,975	\$10,910,951	1.0000	\$0	\$10,910,951	83.8%		\$230.99				1.3445	\$17,513,914	\$370.77	-0.3%	1.0947	\$211.00			
200803	26,764	47,085	\$13,005,796	\$10,077,065	1.0000	\$0	\$10,077,065	77.5%		\$214.02				1.3433	\$17,470,870	\$371.05	0.1%	1.0955	\$195.35			
200804	27,341	48,011	\$13,379,043	\$10,397,021	1.0000	\$0	\$10,397,021	77.7%		\$216.55				1.3365	\$17,881,653	\$372.45	0.4%	1.0997	\$196.93			
200805	27,082	47,633	\$13,257,870	\$10,682,669	1.0000	\$0	\$10,682,669	80.6%		\$224.27				1.3245	\$17,560,712	\$368.67	-1.0%	1.0885	\$206.03			
200806	27,746	48,514	\$13,613,061	\$10,359,149	1.0000	\$0	\$10,359,149	76.1%		\$213.53				1.3194	\$17,961,062	\$370.22	0.4%	1.0931	\$195.34			
200807	27,213	47,657	\$13,472,773	\$11,397,284	1.0000	\$0	\$11,397,284	84.6%		\$239.15				1.3105	\$17,656,427	\$370.49	0.1%	1.0939	\$218.63			
200808	27,244	47,658	\$13,482,298	\$10,520,125	1.0000	\$0	\$10,520,125	78.0%		\$220.74				1.3047	\$17,589,903	\$369.09	-0.4%	1.0897	\$202.56			
200809	27,139	47,827	\$13,607,578	\$10,861,006	1.0000	\$0	\$10,861,006	79.8%		\$227.09				1.2923	\$17,584,674	\$367.67	-0.4%	1.0856	\$209.19			
200810	26,551	46,882	\$13,451,613	\$11,319,923	1.0000	\$0	\$11,319,923	84.2%		\$241.46				1.2802	\$17,220,889	\$367.32	-0.1%	1.0845	\$222.63			
200811	26,782	46,975	\$13,570,023	\$10,036,574	1.0000	\$0	\$10,036,574	74.0%		\$213.66				1.2676	\$17,200,702	\$366.17	-0.3%	1.0811	\$197.62			
200812	26,104	46,264	\$13,478,474	\$10,335,001	1.0000	\$0	\$10,335,001	76.7%	80.0%	\$223.39	\$225.64			1.2470	\$16,807,383	\$363.29	-0.8%	1.0726	\$208.26	\$207.04		
200901	24,858	43,744	\$13,488,580	\$11,561,299	1.0000	\$0	\$11,561,299	85.7%	79.9%	\$264.29	\$227.16	8.7%		1.2183	\$16,433,499	\$375.67	3.4%	1.1092	\$238.28	\$208.29	7.6%	
200902	24,945	44,232	\$13,272,172	\$10,551,924	1.0000	\$0	\$10,551,924	79.5%	79.5%	\$238.56	\$227.74	3.3%		1.2088	\$16,043,332	\$362.71	-3.5%	1.0709	\$222.76	\$209.18	5.6%	
200903	25,303	45,045	\$13,535,244	\$11,718,880	1.0000	\$0	\$11,718,880	86.6%	80.3%	\$260.16	\$231.50	21.6%		1.1967	\$16,197,389	\$359.58	-0.9%	1.0617	\$245.04	\$213.17	25.4%	
200904	24,307	42,895	\$13,171,662	\$10,599,042	1.0000	\$0	\$10,599,042	80.5%	80.5%	\$247.09	\$233.99	14.1%		1.1809	\$15,554,317	\$362.61	0.8%	1.0706	\$230.79	\$215.94	17.2%	
200905	23,766	42,044	\$13,003,561	\$10,139,727	0.9999	\$668	\$10,140,394	78.0%	80.3%	\$241.19	\$235.39	7.5%		1.1601	\$15,085,006	\$358.79	-1.1%	1.0594	\$227.67	\$217.68	10.5%	
200906	24,374	43,473	\$13,599,769	\$10,608,459	0.9999	\$698	\$10,609,157	78.0%	80.5%	\$244.04	\$238.02	14.3%		1.1427	\$15,541,031	\$357.49	-0.4%	1.0555	\$231.21	\$220.75	18.4%	
200907	23,407	41,959	\$13,255,217	\$9,972,138	0.9999	\$1,193	\$9,973,332	75.2%	79.7%	\$237.69	\$237.90	-0.6%		1.1263	\$14,929,783	\$355.82	-0.5%	1.0506	\$226.25	\$221.36	3.5%	
200908	24,062	42,711	\$13,643,299	\$9,984,341	0.9999	\$1,259	\$9,985,600	73.2%	79.3%	\$233.79	\$239.10	5.9%		1.1124	\$15,176,428	\$355.33	-0.1%	1.0491	\$222.85	\$223.19	10.0%	
200909	22,908	40,941	\$13,298,436	\$10,576,095	0.9999	\$1,553	\$10,577,649	79.5%	79.3%	\$258.36	\$241.69	13.8%		1.0977	\$14,597,725	\$356.56	0.3%	1.0527	\$245.42	\$226.18	17.3%	
200910	22,972	40,949	\$13,381,706	\$10,160,731	0.9998	\$1,585	\$10,162,317	75.9%	78.6%	\$248.17	\$242.22	2.8%		1.0867	\$14,541,602	\$355.11	-0.4%	1.0485	\$236.69	\$227.32	6.3%	
200911	23,002	40,988	\$13,544,797	\$9,254,031	0.9998	\$1,479	\$9,255,510	68.3%	78.1%	\$225.81	\$243.52	5.7%		1.0729	\$14,532,231	\$354.55	-0.2%	1.0468	\$215.71	\$229.16	9.2%	
200912	22,232	39,806	\$13,311,391	\$9,058,741	0.9998	\$1,527	\$9,060,268	68.1%	77.4%	\$227.61	\$244.10	1.9%	8.2%	1.0560	\$14,056,664	\$353.13	-0.4%	1.0426	\$218.30	\$230.25	4.8%	11.2%
201001	22,736	40,459	\$13,640,278	\$9,111,533	0.9998	\$1,536	\$9,113,069	66.8%	75.8%	\$225.24	\$240.84	-14.8%	6.0%	1.0433	\$14,230,386	\$351.72	-0.4%	1.0385	\$216.90	\$228.46	-9.0%	9.7%
201002	21,786	38,910	\$13,441,411	\$9,131,664	0.9998	\$2,231	\$9,133,895	68.0%	74.8%	\$234.74	\$240.57	-1.6%	5.6%	1.0348	\$13,908,832	\$357.46	1.6%	1.0554	\$222.42	\$228.51	-0.2%	9.2%
201003	22,136	39,458	\$13,623,446	\$10,759,460	0.9998	\$2,629	\$10,762,088	79.0%	74.2%	\$272.75	\$241.35	4.8%	4.3%	1.0257	\$13,973,387	\$354.13	-0.9%	1.0456	\$260.85	\$229.55	6.5%	7.7%
201004	22,120	39,327	\$13,693,313	\$9,592,077	0.9997	\$2,653	\$9,594,730	70.1%	73.3%	\$243.97	\$241.06	-1.3%	3.0%	1.0206	\$13,975,400	\$355.36	0.3%	1.0492	\$232.53	\$229.68	0.8%	6.4%
201005	21,504	38,349	\$13,373,669	\$9,716,688	0.9997	\$3,254	\$9,719,942	72.7%	72.9%	\$253.46	\$242.03	5.1%	2.8%	1.0158	\$13,585,103	\$354.25	-0.3%	1.0459	\$242.33	\$230.85	6.4%	6.0%
201006	22,082	39,321	\$13,772,183	\$9,445,759	0.9995	\$4,503	\$9,450,262	68.6%	72.1%	\$240.34	\$241.71	-1.5%	1.5%	1.0109	\$13,922,540	\$354.07	0.0%	1.0454	\$229.89	\$230.74	-0.6%	4.5%
201007	21,134	37,881	\$13,467,096	\$9,987,486	0.9994	\$5,523	\$9,993,009	74.2%	72.0%	\$263.80	\$243.81	11.0%	2.5%	1.0052	\$13,537,207	\$357.36	0.9%	1.0551	\$250.02	\$232.66	10.5%	5.1%
201008	21,581	39,033	\$13,735,579	\$10,576,064	0.9993	\$7,622	\$10,583,686	77.1%	72.3%	\$271.15	\$246.95	16.0%	3.3%	1.0031	\$13,778,071	\$352.99	-1.2%	1.0422	\$260.17	\$235.80	16.7%	5.6%
201009	21,202	38,435	\$13,585,470	\$9,690,049	0.9990	\$9,360	\$9,699,408	71.4%	71.7%	\$252.36	\$246.40	-2.3%	2.0%	0.9947	\$13,513,028	\$351.58	-0.4%	1.0381	\$243.11	\$235.55	-0.9%	4.1%
201010	20,941	38,078	\$13,489,603	\$10,303,364	0.9988	\$11,961	\$10,315,325	76.5%	71.7%	\$270.90	\$248.23	9.2%	2.5%	0.9907	\$13,363,800	\$350.96	-0.2%	1.0362	\$261.43	\$237.53	10.5%	4.5%
201011	21,296	38,594	\$13,787,501	\$9,867,093	0.9983	\$16,940	\$9,884,033	71.7%	72.0%	\$256.10	\$250.85	1										

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Med Indemnity

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)			(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)
Current Rate Level			07/2012							Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200801	130	236	\$82,703	\$59,385	1.0000	\$0	\$59,385	71.8%		\$251.63				1.1722	\$96,946	\$410.79		1.1721	\$214.68			
200802	126	231	\$80,140	\$26,627	1.0000	\$0	\$26,627	33.2%		\$115.27				1.1683	\$93,624	\$405.30	-1.3%	1.1565	\$99.67			
200803	129	237	\$82,762	\$117,624	1.0000	\$0	\$117,624	142.1%		\$496.31				1.1635	\$96,293	\$406.30	0.2%	1.1593	\$428.09			
200804	123	241	\$78,424	\$58,553	1.0000	\$0	\$58,553	74.7%		\$242.96				1.1594	\$90,927	\$377.29	-7.1%	1.0766	\$225.68			
200805	126	233	\$80,422	\$44,791	1.0000	\$0	\$44,791	55.7%		\$192.24				1.1528	\$92,708	\$397.89	5.5%	1.1353	\$169.32			
200806	114	203	\$71,733	\$22,317	1.0000	\$0	\$22,317	31.1%		\$109.94				1.1505	\$82,530	\$406.55	2.2%	1.1601	\$94.77			
200807	118	213	\$70,997	\$33,914	1.0000	\$0	\$33,914	47.8%		\$159.22				1.1407	\$80,986	\$380.22	-6.5%	1.0849	\$146.76			
200808	126	223	\$79,275	\$48,099	1.0000	\$0	\$48,099	60.7%		\$215.69				1.1075	\$87,798	\$393.71	3.5%	1.1234	\$191.99			
200809	118	206	\$70,220	\$24,971	1.0000	(\$0)	\$24,971	35.6%		\$121.22				1.1137	\$78,202	\$379.62	-3.6%	1.0832	\$111.91			
200810	98	156	\$56,985	\$31,307	1.0000	\$0	\$31,307	54.9%		\$200.68				1.0965	\$62,486	\$400.55	5.5%	1.1429	\$175.59			
200811	109	193	\$66,509	\$30,358	1.0000	\$0	\$30,358	45.6%		\$157.30				1.0913	\$72,579	\$376.06	-6.1%	1.0730	\$146.59			
200812	108	187	\$65,376	\$17,241	1.0000	\$0	\$17,241	26.4%	58.2%	\$92.20	\$201.32			1.0777	\$70,454	\$376.76	0.2%	1.0750	\$85.76	\$179.56		
200901	108	186	\$65,585	\$38,156	1.0000	\$0	\$38,156	58.2%	56.9%	\$205.14	\$196.87	-18.5%		1.0635	\$69,752	\$375.01	-0.5%	1.0700	\$191.71	\$176.94	-10.7%	
200902	110	188	\$63,867	\$33,553	1.0000	\$0	\$33,553	52.5%	58.8%	\$178.47	\$203.12	54.8%		1.0507	\$67,106	\$356.95	-4.8%	1.0185	\$175.23	\$184.42	75.8%	
200903	106	182	\$60,543	\$23,876	1.0000	\$0	\$23,876	39.4%	49.1%	\$131.19	\$168.87	-73.6%		1.0457	\$63,309	\$347.85	-2.5%	0.9926	\$132.17	\$155.29	-69.1%	
200904	106	187	\$61,975	\$32,822	1.0000	\$0	\$32,822	53.0%	46.9%	\$175.52	\$161.82	-27.8%		1.0526	\$65,233	\$348.84	0.3%	0.9954	\$176.33	\$149.66	-21.9%	
200905	107	185	\$64,641	\$28,571	0.9999	\$2	\$28,572	44.2%	45.8%	\$154.45	\$158.16	-19.7%		1.0226	\$66,104	\$357.32	2.4%	1.0196	\$151.48	\$147.69	-10.5%	
200906	105	183	\$64,018	\$47,574	0.9999	\$3	\$47,577	74.3%	49.4%	\$259.98	\$170.57	136.5%		1.0301	\$65,944	\$360.35	0.8%	1.0282	\$252.85	\$160.99	166.8%	
200907	104	178	\$63,800	\$43,865	0.9999	\$5	\$43,870	68.8%	51.2%	\$246.46	\$177.64	54.8%		1.0103	\$64,455	\$362.10	0.5%	1.0332	\$238.53	\$168.37	62.5%	
200908	110	187	\$65,587	\$32,049	0.9999	\$4	\$32,053	48.9%	50.0%	\$171.40	\$173.29	-20.5%		0.9925	\$65,097	\$348.11	-3.9%	0.9933	\$172.56	\$166.15	-10.1%	
200909	103	177	\$63,680	\$31,858	0.9999	\$5	\$31,863	50.0%	51.3%	\$180.02	\$178.73	48.5%		1.0083	\$64,211	\$362.77	4.2%	1.0351	\$173.91	\$172.10	55.4%	
200910	89	157	\$55,030	\$49,522	0.9998	\$8	\$49,529	90.0%	53.8%	\$315.47	\$186.97	57.2%		1.0068	\$55,404	\$352.89	-2.7%	1.0069	\$313.30	\$181.73	78.4%	
200911	100	170	\$60,369	\$30,270	0.9998	\$5	\$30,274	50.1%	54.3%	\$178.08	\$188.92	13.2%		0.9883	\$59,664	\$350.97	-0.5%	1.0015	\$177.83	\$184.71	21.3%	
200912	94	160	\$57,965	\$23,633	0.9998	\$4	\$23,637	40.8%	55.7%	\$147.73	\$194.29	60.2%	-3.5%	0.9708	\$56,270	\$351.69	0.2%	1.0035	\$147.21	\$191.09	71.7%	6.4%
201001	91	157	\$57,518	\$23,800	0.9998	\$4	\$23,804	41.4%	54.3%	\$151.62	\$190.16	-26.1%	-3.4%	0.9667	\$55,605	\$354.17	0.7%	1.0106	\$150.03	\$187.98	-21.7%	6.2%
201002	92	158	\$57,706	\$30,055	0.9998	\$7	\$30,063	52.1%	54.3%	\$190.27	\$191.23	6.6%	-5.9%	0.9626	\$55,549	\$351.57	-0.7%	1.0032	\$189.67	\$189.27	8.2%	2.6%
201003	113	209	\$77,180	\$36,481	0.9998	\$9	\$36,490	47.3%	54.8%	\$174.59	\$194.76	33.1%	15.3%	0.9669	\$74,626	\$357.06	1.6%	1.0188	\$171.37	\$192.31	29.7%	23.8%
201004	95	167	\$62,349	\$58,439	0.9997	\$16	\$58,455	93.8%	58.2%	\$350.03	\$208.90	99.4%	29.1%	0.9700	\$60,477	\$362.14	1.4%	1.0333	\$338.74	\$205.63	92.1%	37.4%
201005	86	156	\$52,643	\$19,794	0.9997	\$7	\$19,801	37.6%	57.9%	\$126.93	\$207.58	-17.8%	31.3%	0.9554	\$50,293	\$322.39	-11.0%	0.9199	\$137.98	\$205.87	-8.9%	39.4%
201006	94	163	\$59,932	\$18,497	0.9995	\$9	\$18,506	30.9%	54.3%	\$113.53	\$195.36	-56.3%	14.5%	0.9507	\$56,976	\$349.54	8.4%	0.9974	\$113.83	\$194.27	-55.0%	20.7%
201007	99	185	\$71,293	\$12,668	0.9994	\$7	\$12,675	17.8%	49.5%	\$68.52	\$179.45	-72.2%	1.0%	0.9541	\$68,018	\$367.66	5.2%	1.0491	\$65.31	\$178.17	-72.6%	5.8%
201008	89	161	\$62,174	\$17,609	0.9993	\$13	\$17,622	28.3%	47.8%	\$109.45	\$174.61	-36.1%	0.8%	0.9340	\$58,070	\$360.68	-1.9%	1.0292	\$106.35	\$172.85	-38.4%	4.0%
201009	92	173	\$66,986	\$13,194	0.9990	\$13	\$13,207	19.7%	45.1%	\$76.34	\$165.71	-57.6%	-7.3%	0.9552	\$63,986	\$369.86	2.5%	1.0554	\$72.34	\$163.76	-58.4%	-4.8%
201010	82	144	\$54,110	\$19,204	0.9988	\$22	\$19,227	35.5%	41.0%	\$133.52	\$151.65	-57.7%	-18.9%	0.9397	\$50,846	\$353.10	-4.5%	1.0075	\$132.52	\$149.86	-57.7%	-17.5%
201011	86	177	\$69,158	\$18,749	0.9983	\$32	\$18,781	27.2%	39.0%	\$106.11	\$145.41	-40.4%	-23.0%	0.9400	\$65,006	\$367.27	4.0%	1.0480	\$101.25	\$143.11	-43.1%	-22.5%
201012	88	164	\$63,630	\$52,198	0.9979	\$112	\$52,310	82.2%	42.5%	\$318.97	\$159.36	115.9%	-18.0%	0.9349	\$59,487	\$362.72	-1.2%	1.0350	\$308.18	\$156.45	109.3%	-18.1%
201101	85	165	\$62,464	\$32,622	0.9974	\$85	\$32,707	52.4%	43.4%	\$198.22	\$163.13	30.7%	-14.2%	0.9335	\$58,308	\$353.38	-2.6%	1.0083	\$196.58	\$160.19	31.0%	-14.8%
201102	83	155	\$61,436	\$20,157	0.9970	\$61	\$20,218	32.9%	41.9%	\$130.44	\$158.49	-31.4%	-17.1%	0.9329	\$57,316	\$369.78	4.6%	1.0551	\$123.62	\$155.03	-34.8%	-18.1%
201103	80	145	\$59,748	\$22,653	0.9959	\$94	\$22,747	38.1%	41.1%	\$156.88	\$156.65	-10.1%	-19.6%	0.9274	\$55,408	\$382.13	3.3%	1.0904	\$143.88	\$152.42	-16.0%	-20.7%
201104	79	144	\$55,893	\$45,225	0.9946	\$246	\$45,471	81.4%	39.7%	\$315.77	\$151.80	-9.8%	-27.3%	0.9243	\$51,660	\$358.75	-6.1%	1.0237	\$308.47	\$147.81	-8.9%	-28.1%
201105	77	141	\$54,101	\$37,594	0.9923	\$292	\$37,886	70.0%														

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Med PPO HSA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)			(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)
Current Rate Level										Incurred Claims				Revenue at Current Rate Level					Normalized Incurred Claims			
07/2012																						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend
200801	478	898	\$162,795	\$104,195	1.0000	\$0	\$104,195	64.0%		\$116.03				1.5599	\$253,947	\$282.79		0.9836	\$117.96			
200802	723	1,349	\$235,320	\$184,674	1.0000	\$0	\$184,674	78.5%		\$136.90				1.5409	\$362,594	\$268.79	-5.0%	0.9349	\$146.43			
200803	667	1,297	\$240,835	\$178,357	1.0000	\$0	\$178,357	74.1%		\$137.52				1.5555	\$374,622	\$288.84	7.5%	1.0046	\$136.88			
200804	645	1,235	\$228,618	\$165,901	1.0000	\$0	\$165,901	72.6%		\$134.33				1.5368	\$351,349	\$284.49	-1.5%	0.9895	\$135.75			
200805	767	1,461	\$271,520	\$214,494	1.0000	\$0	\$214,494	79.0%		\$146.81				1.5244	\$413,915	\$283.31	-0.4%	0.9854	\$148.98			
200806	868	1,743	\$309,608	\$211,324	1.0000	\$0	\$211,324	68.3%		\$121.24				1.5243	\$471,939	\$270.76	-4.4%	0.9418	\$128.74			
200807	980	1,997	\$365,999	\$278,896	1.0000	\$0	\$278,896	76.2%		\$139.66				1.5280	\$559,243	\$280.04	3.4%	0.9741	\$143.38			
200808	1,042	2,118	\$403,358	\$382,499	1.0000	\$0	\$382,499	94.8%		\$180.59				1.5471	\$624,056	\$294.64	5.2%	1.0248	\$176.22			
200809	1,058	2,090	\$390,597	\$356,666	1.0000	\$0	\$356,666	91.3%		\$170.65				1.5287	\$597,118	\$285.70	-3.0%	0.9937	\$171.73			
200810	1,203	2,376	\$470,473	\$324,337	1.0000	\$0	\$324,337	68.9%		\$136.51				1.5237	\$716,852	\$301.71	5.6%	1.0494	\$130.08			
200811	1,208	2,398	\$465,485	\$400,554	1.0000	\$0	\$400,554	86.1%		\$167.04				1.5027	\$699,488	\$291.70	-3.3%	1.0146	\$164.63			
200812	1,251	2,486	\$491,432	\$614,867	1.0000	\$0	\$614,867	125.1%	84.7%	\$247.33	\$159.30			1.5020	\$738,121	\$296.91	1.8%	1.0327	\$239.49	\$159.38		
200901	1,267	2,450	\$491,773	\$356,027	1.0000	\$0	\$356,027	72.4%	84.0%	\$145.32	\$159.50	25.2%		1.4481	\$712,113	\$290.66	-2.1%	1.0110	\$143.74	\$159.29	21.9%	
200902	1,579	3,151	\$654,717	\$515,186	1.0000	\$0	\$515,186	78.7%	83.6%	\$163.50	\$161.24	19.4%		1.4163	\$927,298	\$294.29	1.2%	1.0236	\$159.73	\$160.00	9.1%	
200903	1,396	2,764	\$602,056	\$463,121	1.0000	\$0	\$463,121	76.9%	83.3%	\$167.55	\$163.08	21.8%		1.4225	\$856,421	\$309.85	5.3%	1.0777	\$155.47	\$160.62	13.6%	
200904	1,483	2,914	\$621,906	\$428,901	1.0000	\$0	\$428,901	69.0%	82.1%	\$147.19	\$162.69	9.6%		1.3880	\$863,180	\$296.22	-4.4%	1.0303	\$142.85	\$159.81	5.2%	
200905	1,692	3,269	\$705,131	\$797,436	1.0000	\$0	\$797,436	113.1%	85.9%	\$243.94	\$172.40	66.2%		1.3450	\$948,425	\$290.13	-2.1%	1.0091	\$241.73	\$169.24	62.3%	
200906	1,636	3,226	\$695,468	\$945,708	1.0000	\$0	\$945,708	136.0%	92.2%	\$293.15	\$187.72	141.8%		1.3074	\$909,239	\$281.85	-2.9%	0.9803	\$299.03	\$184.23	132.3%	
200907	1,606	3,176	\$723,586	\$953,855	1.0000	\$0	\$953,855	131.8%	97.4%	\$300.33	\$201.71	115.0%		1.2844	\$929,365	\$292.62	3.8%	1.0178	\$295.08	\$197.45	105.8%	
200908	1,639	3,174	\$765,837	\$838,241	1.0000	\$0	\$838,241	109.5%	98.8%	\$264.10	\$208.97	46.2%		1.2570	\$962,685	\$303.30	3.7%	1.0550	\$250.34	\$203.95	42.1%	
200909	1,670	3,262	\$803,974	\$859,198	1.0000	\$0	\$859,198	106.9%	100.1%	\$263.40	\$216.40	54.3%		1.2154	\$977,186	\$299.57	-1.2%	1.0420	\$252.79	\$210.49	47.2%	
200910	1,636	3,292	\$803,148	\$591,309	1.0000	\$0	\$591,309	73.6%	99.2%	\$179.62	\$218.33	31.6%		1.1914	\$956,879	\$290.67	-3.0%	1.0110	\$177.66	\$212.99	36.6%	
200911	1,797	3,522	\$897,257	\$1,056,139	1.0000	\$1	\$1,056,141	117.7%	102.0%	\$299.87	\$229.52	79.5%		1.1712	\$1,050,867	\$298.37	2.7%	1.0378	\$288.94	\$223.49	75.5%	
200912	1,624	3,329	\$841,840	\$601,269	1.0000	\$1	\$601,269	71.4%	97.7%	\$180.62	\$224.00	-27.0%	40.6%	1.1465	\$965,199	\$289.94	-2.8%	1.0085	\$179.10	\$218.54	-25.2%	37.1%
201001	1,513	3,005	\$827,243	\$535,730	1.0000	\$1	\$535,731	64.8%	96.0%	\$178.28	\$225.45	22.7%	41.3%	1.1222	\$928,337	\$308.93	6.6%	1.0745	\$165.91	\$218.93	15.4%	37.4%
201002	1,617	3,192	\$882,988	\$373,324	1.0000	\$0	\$373,324	42.3%	92.1%	\$116.96	\$221.49	-28.5%	37.4%	1.1166	\$985,957	\$308.88	0.0%	1.0744	\$108.86	\$214.20	-31.8%	33.9%
201003	1,666	3,216	\$918,663	\$2,034,716	0.9999	\$141	\$2,034,857	221.5%	105.6%	\$632.73	\$259.64	277.6%	59.2%	1.1087	\$1,018,483	\$316.69	2.5%	1.1015	\$574.41	\$250.49	269.5%	56.0%
201004	1,574	3,068	\$874,676	\$584,028	0.9999	\$45	\$584,073	66.8%	104.4%	\$190.38	\$262.61	29.3%	61.4%	1.1015	\$963,431	\$314.03	-0.8%	1.0923	\$174.30	\$252.17	22.0%	57.8%
201005	1,549	3,052	\$861,604	\$673,784	0.9999	\$70	\$673,854	78.2%	101.5%	\$220.79	\$260.88	-9.5%	51.3%	1.0878	\$937,268	\$307.10	-2.2%	1.0682	\$206.70	\$249.35	-14.5%	47.3%
201006	1,645	3,152	\$836,410	\$493,767	0.9999	\$70	\$493,837	59.0%	95.6%	\$156.67	\$249.63	-46.6%	33.0%	1.0588	\$885,595	\$280.96	-8.5%	0.9773	\$160.32	\$238.62	-46.4%	29.5%
201007	1,569	3,023	\$879,106	\$743,596	0.9998	\$133	\$743,729	84.6%	92.1%	\$246.02	\$245.14	-18.1%	21.5%	1.0625	\$934,074	\$308.99	10.0%	1.0747	\$228.91	\$233.30	-22.4%	18.2%
201008	1,595	3,213	\$919,018	\$749,105	0.9997	\$193	\$749,298	81.5%	89.9%	\$233.21	\$242.57	-11.7%	16.1%	1.0501	\$965,033	\$300.35	-2.8%	1.0447	\$223.23	\$231.04	-10.8%	13.3%
201009	1,570	3,091	\$918,515	\$595,285	0.9996	\$211	\$595,496	64.8%	86.4%	\$192.65	\$236.74	-26.9%	9.4%	1.0266	\$942,920	\$305.05	1.6%	1.0611	\$181.57	\$225.16	-28.2%	7.0%
201010	1,474	2,936	\$863,216	\$624,102	0.9996	\$233	\$624,335	72.3%	86.2%	\$212.65	\$239.85	18.4%	9.9%	1.0194	\$880,005	\$299.73	-1.7%	1.0425	\$203.97	\$227.50	14.8%	6.8%
201011	1,466	2,932	\$868,704	\$478,508	0.9996	\$192	\$478,700	55.1%	80.9%	\$163.27	\$228.13	-45.6%	-0.6%	1.0139	\$880,790	\$300.41	0.2%	1.0449	\$156.25	\$216.22	-45.9%	-3.3%
201012	1,559	3,097	\$905,123	\$576,285	0.9992	\$479	\$576,764	63.7%	80.2%	\$186.23	\$228.90	3.1%	2.2%	1.0047	\$909,405	\$293.64	-2.3%	1.0214	\$182.34	\$216.6		

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Med PPO HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)			(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)					
Current Rate Level										07/2012				= (h)/(c)				= (d) x (m)				= (n)/(c)		= (i)/(q)			
Date		Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend				
200801	335	592	\$114,431	\$128,770	1.0000	\$0	\$128,770	112.5%			\$217.52				1.5517	\$177,567	\$299.94		1.0886	\$199.82							
200802	540	975	\$207,823	\$97,585	1.0000	\$0	\$97,585	47.0%			\$100.09				1.5534	\$322,838	\$331.12	10.4%	1.2017	\$83.29							
200803	414	747	\$160,709	\$186,674	1.0000	\$0	\$186,674	116.2%			\$249.90				1.5461	\$248,480	\$332.64	0.5%	1.2072	\$207.00							
200804	480	892	\$187,388	\$156,593	1.0000	\$0	\$156,593	83.6%			\$175.55				1.5257	\$285,890	\$320.50	-3.6%	1.1632	\$150.92							
200805	695	1,247	\$250,979	\$240,976	1.0000	\$0	\$240,976	96.0%			\$193.24				1.5392	\$386,303	\$309.79	-3.3%	1.1243	\$171.88							
200806	758	1,315	\$270,778	\$288,457	1.0000	\$0	\$288,457	106.5%			\$219.36				1.5254	\$413,046	\$314.10	1.4%	1.1399	\$192.43							
200807	688	1,208	\$246,796	\$235,009	1.0000	\$0	\$235,009	95.2%			\$194.54				1.5271	\$376,875	\$311.98	-0.7%	1.1322	\$171.82							
200808	828	1,425	\$293,982	\$190,302	1.0000	\$0	\$190,302	64.7%			\$133.55				1.5028	\$441,783	\$310.02	-0.6%	1.1251	\$118.69							
200809	849	1,467	\$294,925	\$610,271	1.0000	\$0	\$610,271	206.9%			\$416.00				1.5067	\$444,359	\$302.90	-2.3%	1.0993	\$378.42							
200810	932	1,664	\$333,057	\$694,059	1.0000	\$0	\$694,059	208.4%			\$417.10				1.4974	\$498,709	\$299.71	-1.1%	1.0877	\$383.48							
200811	942	1,671	\$334,835	\$242,296	1.0000	\$0	\$242,296	72.4%			\$145.00				1.5076	\$504,787	\$302.09	0.8%	1.0963	\$132.26							
200812	1,022	1,893	\$371,419	\$429,998	1.0000	\$0	\$429,998	115.8%	114.1%		\$227.15	\$231.92			1.4741	\$547,497	\$289.22	-4.3%	1.0496	\$216.41	\$207.54						
200901	1,180	2,177	\$457,106	\$320,536	1.0000	\$0	\$320,536	70.1%	108.3%		\$147.24	\$221.37	-32.3%		1.4270	\$652,276	\$299.62	3.6%	1.0874	\$135.40	\$198.62	-32.2%					
200902	1,265	2,246	\$477,159	\$338,147	1.0000	\$0	\$338,147	70.9%	106.9%		\$150.56	\$219.10	50.4%		1.4132	\$674,332	\$300.24	0.2%	1.0896	\$138.17	\$197.98	65.9%					
200903	1,271	2,371	\$498,622	\$417,080	1.0000	\$0	\$417,080	83.6%	103.7%		\$175.91	\$212.70	-29.6%		1.3827	\$689,447	\$290.78	-3.1%	1.0553	\$166.69	\$193.95	-19.5%					
200904	1,362	2,554	\$553,450	\$479,403	1.0000	\$0	\$479,403	86.6%	102.4%		\$187.71	\$211.25	6.9%		1.3337	\$738,124	\$289.01	-0.6%	1.0489	\$178.96	\$194.15	18.6%					
200905	1,410	2,505	\$548,708	\$413,130	1.0000	\$0	\$413,130	75.3%	99.5%		\$164.92	\$207.09	-14.7%		1.3126	\$720,208	\$287.51	-0.5%	1.0434	\$158.06	\$191.55	-8.0%					
200906	1,459	2,694	\$593,676	\$546,062	1.0000	\$0	\$546,062	92.0%	98.3%		\$202.70	\$205.92	-7.6%		1.3119	\$778,868	\$289.11	0.6%	1.0492	\$193.18	\$191.68	0.4%					
200907	1,377	2,509	\$574,704	\$502,899	1.0000	\$0	\$502,899	87.5%	97.2%		\$200.44	\$205.92	3.0%		1.2516	\$719,318	\$286.70	-0.8%	1.0405	\$192.64	\$192.78	12.1%					
200908	1,290	2,365	\$532,642	\$482,693	1.0000	\$0	\$482,693	90.6%	98.3%		\$204.10	\$209.70	52.8%		1.2467	\$664,023	\$280.77	-2.1%	1.0190	\$200.30	\$197.73	68.8%					
200909	1,251	2,304	\$538,469	\$355,523	1.0000	\$0	\$355,523	66.0%	89.8%		\$154.31	\$193.74	-62.9%		1.2151	\$654,297	\$283.98	1.1%	1.0306	\$149.72	\$183.48	-60.4%					
200910	1,518	2,627	\$575,615	\$395,707	1.0000	\$0	\$395,707	68.7%	81.3%		\$150.63	\$176.37	-63.9%		1.2267	\$706,095	\$268.78	-5.4%	0.9755	\$154.42	\$168.54	-59.7%					
200911	1,222	2,198	\$534,817	\$510,262	1.0000	\$1	\$510,263	95.4%	83.0%		\$232.15	\$182.52	60.1%		1.1857	\$634,113	\$288.50	7.3%	1.0470	\$221.73	\$174.90	67.6%					
200912	1,167	2,037	\$504,741	\$388,465	1.0000	\$0	\$388,465	77.0%	80.6%		\$190.70	\$180.15	-16.0%	-22.3%	1.1561	\$583,548	\$286.47	-0.7%	1.0397	\$183.43	\$172.74	-15.2%	-16.8%				
201001	1,000	1,744	\$450,218	\$396,119	1.0000	\$0	\$396,119	88.0%	81.9%		\$227.13	\$185.60	54.3%	-16.2%	1.1349	\$510,936	\$292.97	2.3%	1.0632	\$213.62	\$178.35	57.8%	-10.2%				
201002	1,051	1,800	\$471,257	\$356,352	1.0000	\$0	\$356,352	75.6%	82.2%		\$197.97	\$189.25	31.5%	-13.6%	1.1195	\$527,555	\$293.09	0.0%	1.0637	\$186.12	\$182.28	34.7%	-7.9%				
201003	846	1,580	\$401,478	\$408,611	0.9999	\$28	\$408,639	101.8%	83.4%		\$258.63	\$194.50	47.0%	-8.6%	1.0972	\$440,484	\$278.79	-4.9%	1.0118	\$255.62	\$187.89	53.4%	-3.1%				
201004	755	1,358	\$363,821	\$209,665	0.9999	\$16	\$209,681	57.6%	81.5%		\$154.40	\$193.05	-17.7%	-8.6%	1.0769	\$391,809	\$288.52	3.5%	1.0471	\$147.46	\$186.63	-17.6%	-3.9%				
201005	641	1,203	\$324,191	\$241,098	0.9999	\$25	\$241,123	74.4%	81.7%		\$200.43	\$196.30	21.5%	-5.2%	1.0730	\$347,868	\$289.17	0.2%	1.0494	\$190.99	\$189.80	20.8%	-0.9%				
201006	589	1,126	\$299,652	\$236,114	0.9999	\$33	\$236,147	78.8%	80.5%		\$209.72	\$196.21	3.5%	-4.7%	1.0555	\$316,270	\$280.88	-2.9%	1.0194	\$205.74	\$190.17	6.5%	-0.8%				
201007	540	1,040	\$269,427	\$191,471	0.9998	\$34	\$191,505	71.1%	79.2%		\$184.14	\$195.13	-8.1%	-5.2%	1.0778	\$290,385	\$279.22	-0.6%	1.0133	\$181.72	\$189.48	-5.7%	-1.7%				
201008	589	1,105	\$295,117	\$189,235	0.9997	\$49	\$189,284	64.1%	77.1%		\$171.30	\$192.76	-16.1%	-8.1%	1.0553	\$311,447	\$281.85	0.9%	1.0229	\$167.46	\$187.02	-16.4%	-5.4%				
201009	499	966	\$259,439	\$310,924	0.9996	\$110	\$311,034	119.9%	80.7%		\$321.98	\$204.13	108.7%	5.4%	1.0346	\$268,403	\$277.85	-1.4%	1.0084	\$319.31	\$198.26	113.3%	8.1%				
201010	510	986	\$263,672	\$183,716	0.9996	\$69	\$183,785	69.7%	81.6%		\$186.39	\$211.30	23.7%	19.8%	1.0331	\$272,391	\$276.26	-0.6%	1.0026	\$185.91	\$203.90	20.4%	21.0%				
201011	488	968	\$260,961	\$183,022	0.9996	\$73	\$183,095	70.2%	79.1%		\$189.15	\$207.08	-18.5%	13.5%	1.0227	\$266,897	\$275.72	-0.2%	1.0006	\$189.03	\$200.52	-14.7%	14.6%				
201012	537	1,043	\$281,552	\$123,397	0.9992	\$102	\$123,500	43.9%	76.9%		\$118.41	\$203.11	-37.9%	12.7%	0.9937	\$279,776	\$268.24	-2.7%	0.9735	\$121.63	\$197.66	-33.7%	14.4%				
201101	457	878	\$251,069	\$151,642	0.9987	\$197	\$151,839	60.5%	74.5%		\$172.94	\$198.25	-23.9%	6.8%	0.9839	\$247,023	\$281.35	4.9%	1.0211	\$169.37	\$193.84	-20.7%					

Med GHMSI Non-CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level			07/2012							Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adj. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200801	27,107	47,507	\$13,132,847	\$11,552,336	1.0000	\$0	\$11,552,336	88.0%		\$243.17				1.3464	\$17,681,682	\$372.19		1.0988	\$221.31			
200802	27,008	47,467	\$13,106,115	\$10,937,578	1.0000	\$0	\$10,937,578	83.5%		\$230.42				1.3435	\$17,607,538	\$370.94	-0.3%	1.0951	\$210.41			
200803	26,893	47,322	\$13,088,558	\$10,194,690	1.0000	\$0	\$10,194,690	77.9%		\$215.43				1.3422	\$17,567,163	\$371.23	0.1%	1.0960	\$196.57			
200804	27,464	48,252	\$13,457,467	\$10,455,574	1.0000	\$0	\$10,455,574	77.7%		\$216.69				1.3355	\$17,972,580	\$372.47	0.3%	1.0996	\$197.05			
200805	27,208	47,866	\$13,338,292	\$10,727,460	1.0000	\$0	\$10,727,460	80.4%		\$224.11				1.3235	\$17,653,420	\$368.81	-1.0%	1.0888	\$205.83			
200806	27,860	48,717	\$13,684,794	\$10,381,466	1.0000	\$0	\$10,381,466	75.9%		\$213.10				1.3185	\$18,043,592	\$370.38	0.4%	1.0934	\$194.89			
200807	27,331	47,870	\$13,543,770	\$11,431,199	1.0000	\$0	\$11,431,199	84.4%		\$238.80				1.3096	\$17,737,413	\$370.53	0.0%	1.0939	\$218.30			
200808	27,370	47,881	\$13,561,573	\$10,568,224	1.0000	\$0	\$10,568,224	77.9%		\$220.72				1.3035	\$17,677,701	\$369.20	-0.4%	1.0900	\$202.50			
200809	27,257	48,033	\$13,677,798	\$10,885,977	1.0000	\$0	\$10,885,977	79.6%		\$226.64				1.2914	\$17,662,876	\$367.72	-0.4%	1.0856	\$208.76			
200810	26,649	47,038	\$13,508,598	\$11,351,229	1.0000	\$0	\$11,351,229	84.0%		\$241.32				1.2794	\$17,283,375	\$367.43	-0.1%	1.0848	\$222.47			
200811	26,891	47,168	\$13,636,532	\$10,066,933	1.0000	\$0	\$10,066,933	73.8%		\$213.43				1.2667	\$17,273,281	\$366.21	-0.3%	1.0811	\$197.41			
200812	26,212	46,451	\$13,543,850	\$10,352,241	1.0000	\$0	\$10,352,241	76.4%	79.9%	\$222.86	\$225.53			1.2462	\$16,877,837	\$363.35	-0.8%	1.0727	\$207.76	\$206.90		
200901	24,966	43,930	\$13,554,165	\$11,599,455	1.0000	\$0	\$11,599,455	85.6%	79.7%	\$264.04	\$227.03	8.6%		1.2176	\$16,503,250	\$375.67	3.4%	1.1091	\$238.08	\$208.14	7.6%	
200902	25,055	44,420	\$13,336,039	\$10,585,476	1.0000	\$0	\$10,585,476	79.4%	79.4%	\$238.30	\$227.63	3.4%		1.2080	\$16,110,438	\$362.68	-3.5%	1.0707	\$222.56	\$209.06	5.8%	
200903	25,409	45,227	\$13,595,787	\$11,742,756	1.0000	\$0	\$11,742,756	86.4%	80.1%	\$259.64	\$231.23	20.5%		1.1960	\$16,260,698	\$359.54	-0.9%	1.0614	\$244.61	\$212.91	24.4%	
200904	24,413	43,082	\$13,233,637	\$10,631,864	1.0000	\$0	\$10,631,864	80.3%	80.3%	\$246.78	\$233.69	13.9%		1.1803	\$15,619,550	\$362.55	0.8%	1.0703	\$230.56	\$215.65	17.0%	
200905	23,873	42,229	\$13,068,202	\$10,168,297	0.9999	\$669	\$10,168,967	77.8%	80.1%	\$240.81	\$235.06	7.4%		1.1594	\$15,151,110	\$358.78	-1.0%	1.0592	\$227.34	\$217.38	10.4%	
200906	24,479	43,656	\$13,663,787	\$10,656,033	0.9999	\$702	\$10,656,734	78.0%	80.3%	\$244.11	\$237.74	14.6%		1.1422	\$15,606,974	\$357.50	-0.4%	1.0554	\$231.29	\$220.50	18.7%	
200907	23,511	42,137	\$13,319,017	\$10,016,003	0.9999	\$1,199	\$10,017,202	75.2%	79.5%	\$237.73	\$237.65	-0.4%		1.1258	\$14,994,237	\$355.84	-0.5%	1.0505	\$226.29	\$221.14	3.7%	
200908	24,172	42,898	\$13,708,885	\$10,016,390	0.9999	\$1,263	\$10,017,652	73.1%	79.1%	\$233.52	\$238.83	5.8%		1.1118	\$15,241,525	\$355.30	-0.2%	1.0489	\$222.63	\$222.95	9.9%	
200909	23,011	41,118	\$13,362,116	\$10,607,953	0.9999	\$1,558	\$10,609,511	79.4%	79.1%	\$258.03	\$241.43	13.9%		1.0973	\$14,661,936	\$356.58	0.4%	1.0527	\$245.10	\$225.95	17.4%	
200910	23,061	41,106	\$13,436,736	\$10,210,253	0.9998	\$1,593	\$10,211,846	76.0%	78.4%	\$248.43	\$241.99	2.9%		1.0864	\$14,597,006	\$355.11	-0.4%	1.0484	\$236.97	\$227.12	6.5%	
200911	23,102	41,158	\$13,605,166	\$9,284,300	0.9998	\$1,484	\$9,285,784	68.3%	78.0%	\$225.61	\$243.29	5.7%		1.0725	\$14,591,895	\$354.53	-0.2%	1.0467	\$215.55	\$228.97	9.2%	
200912	22,326	39,966	\$13,369,356	\$9,082,374	0.9998	\$1,531	\$9,083,905	67.9%	77.3%	\$227.29	\$243.89	2.0%	8.1%	1.0556	\$14,112,934	\$353.12	-0.4%	1.0425	\$218.02	\$230.08	4.9%	11.2%
201001	22,827	40,616	\$13,697,796	\$9,135,333	0.9998	\$1,540	\$9,136,873	66.7%	75.7%	\$224.96	\$240.63	-14.8%	6.0%	1.0429	\$14,285,991	\$351.73	-0.4%	1.0384	\$216.64	\$228.29	-9.0%	9.7%
201002	21,878	39,068	\$13,499,118	\$9,161,720	0.9998	\$2,238	\$9,163,958	67.9%	74.7%	\$234.56	\$240.37	-1.6%	5.6%	1.0345	\$13,964,381	\$357.44	1.6%	1.0552	\$222.28	\$228.34	-0.1%	9.2%
201003	22,249	39,667	\$13,700,626	\$10,795,941	0.9998	\$2,638	\$10,798,578	78.8%	74.1%	\$272.23	\$241.16	4.8%	4.3%	1.0254	\$14,048,013	\$354.15	-0.9%	1.0455	\$260.37	\$229.39	6.4%	7.7%
201004	22,215	39,494	\$13,755,662	\$9,650,516	0.9997	\$2,669	\$9,653,185	70.2%	73.3%	\$244.42	\$240.93	-1.0%	3.1%	1.0204	\$14,035,877	\$355.39	0.4%	1.0492	\$232.96	\$229.57	1.0%	6.5%
201005	21,590	38,505	\$13,426,312	\$9,736,482	0.9997	\$3,261	\$9,739,743	72.5%	72.8%	\$252.95	\$241.88	5.0%	2.9%	1.0156	\$13,635,396	\$354.12	-0.4%	1.0454	\$241.95	\$230.74	6.4%	6.1%
201006	22,176	39,484	\$13,832,115	\$9,464,256	0.9995	\$4,512	\$9,468,768	68.5%	72.0%	\$239.81	\$241.51	-1.8%	1.6%	1.0107	\$13,979,516	\$354.06	0.0%	1.0453	\$229.43	\$230.58	-0.8%	4.6%
201007	21,233	38,066	\$13,538,389	\$10,000,155	0.9994	\$5,530	\$10,005,684	73.9%	71.9%	\$262.85	\$243.53	10.6%	2.5%	1.0049	\$13,605,225	\$357.41	0.9%	1.0552	\$249.11	\$232.43	10.1%	5.1%
201008	21,670	39,194	\$13,797,753	\$10,593,673	0.9993	\$7,635	\$10,601,308	76.8%	72.2%	\$270.48	\$246.65	15.8%	3.3%	1.0028	\$13,836,141	\$353.02	-1.2%	1.0422	\$259.53	\$235.53	16.6%	5.6%
201009	21,294	38,608	\$13,652,456	\$9,703,243	0.9990	\$9,372	\$9,712,615	71.1%	71.6%	\$251.57	\$246.06	-2.5%	1.9%	0.9945	\$13,577,013	\$351.66	-0.4%	1.0382	\$242.31	\$235.24	-1.1%	4.1%
201010	21,023	38,222	\$13,543,713	\$10,322,569	0.9988	\$11,983	\$10,334,552	76.3%	71.6%	\$270.38	\$247.82	8.8%	2.4%	0.9905	\$13,414,646	\$350.97	-0.2%	1.0361	\$260.95	\$237.16	10.1%	4.4%
201011	21,382	38,771	\$13,856,659	\$9,885,842	0.9983	\$16,972	\$9,902,814	71.5%	71.9%	\$255.42	\$250.40	13.2%	2.9%	0.9862	\$13,666,086	\$352.48	0.4%	1.0406	\$245.45	\$239.74	13.9%	4.7%
201012	21,273	38,946	\$13,825,030	\$9,339,492	0.9979	\$20,065	\$9,359,558	67.7%	71.8%	\$240.32	\$251.53	5.7%	3.1%	0.9805	\$13,555,828	\$348.07	-1.3%	1.0276	\$233.87	\$241.11	7.3%	4.8%
201101	20,916	38,346	\$13,796,727	\$9,714,856	0.9974	\$25,291	\$9,740,146	70.6%	72.1%	\$254.01	\$254.05	12.9%	5.6%	0.9653	\$13,318,495	\$347.32	-0.2%	1.0254	\$247.72	\$243.76	14.3%	6.8%
201102	20,654	37,667	\$13,628,706	\$9,323,408	0.9970	\$28,429	\$9,351,838	68.6%	72.2%	\$248.28	\$255.22	5.8%	6.2%	0.9613	\$13,101,178	\$347.82	0.1%	1.0268	\$241.79	\$245.44	8.8%	7.5%
201103	20,852	38,255	\$13,865,021	\$11,722,578	0.9959	\$48,591	\$11,771,170	84.9%	72.7%	\$307.70	\$258.09	13.0%	7.0%	0.9545	\$13,233,693	\$345.93	-0.5%	1.0213	\$301.29	\$248.69	15.7%	8.4%
201104	20,951	38,514	\$13,948,559	\$10,479,975	0.9946	\$56,984	\$10,536,959	75.5%	73.2%	\$273.59	\$260.55	11.9%	8.1%	0.9514	\$13,270,350	\$344.56	-0.4%	1.0172	\$268.96	\$251.70	15.5%	9.6%
201105	20,864	38,333	\$13,828,108	\$10,774,374	0.9923	\$83,573	\$10,857,947	78.5%	73.7%	\$283.25	\$263.07	12.0%	8.8%	0.9569	\$13,232,536	\$345.20	0.2%	1.0191	\$277.94	\$254.67	14.9%	10.4%
201106	20,908	38,492	\$13,804,405	\$10,328,990	0.9882	\$123,511	\$10,452,501	75.7%	74.3%	\$271.55	\$265.76	13.2%	10.0%	0.9643	\$13,311,546	\$345.83	0.2%	1.0210	\$265.97	\$257.80	15.9%	11.8%
201107	21,098	38,800	\$13,805,197	\$9,797,702	0.9843	\$156,016	\$9,953,718	72.1%	74.1%	\$256.54	\$265.23	-2.4%	8.9%	0.9717	\$13,414,852	\$345.74	0.0%	1.0207	\$251.33	\$257.99	0.9%	11.0%
201108	21,204	39,133	\$13,754,346	\$11,741,947	0.9791	\$250,710	\$11,992,658	87.2%	75.0%	\$306.46	\$268.28	13.3%	8.8%	0.9815	\$13,500,525	\$344.99	-0.2%	1.0185	\$300.89	\$261.47	15.9%	11.0%
201109	21,276	39,290	\$13,663,122	\$10,338,845	0.9700	\$320,198	\$10,659,043	78.0%	75.6%	\$271.29	\$269.92	7.8%	9.7%	0.9925	\$13,560,233	\$345.13	0.0%	1.0189	\$266.26	\$263.49	9.9%	12.0%
201110	21,372	39,488	\$13,593,335	\$10,393,894	0.9605	\$427,823	\$10,821,717	79.6%	75.8%	\$274.05	\$270.24	1.4%	9.0%	0.9957	\$13,534,730	\$342.76	-0.7%	1.0119	\$270.83	\$264.32	3.8%	11.5%
201111	21,513	39,812	\$13,518,859	\$10,311,942	0.9312	\$762,390	\$11,074,332	81.9%	76.7%	\$278.17	\$272.15	8.9%	8.7%	0.9993	\$13,509,377	\$339.33	-1.0%	1.0018	\$277.67	\$267.05	13.1%	11.4%
201112	21,633	40,012	\$13,502,721	\$9,890,238	0.9140	\$930,296	\$10,820,535	80.1%	77.7%	\$270.43	\$274.66	12.5%	9.2%	1.0037	\$13,553,073	\$338.73	-0.2%	1.0000	\$270.43	\$270.14	15.6%	12.0%
201201	21,314	39,474	\$13,125,513	\$8,890,597	0.8019	\$2,195,717	\$11,086,314	84.5%	78.9%	\$280.85	\$276.88	10.6%	9.0%									
201202	21,166	39,184	\$12,941,071	\$3,516,844	0.3148	\$7,655,748	\$11,172,592	86.3%	80.													

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Med GHMSI CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims				
07/2012																						
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend
200801	813	1,490	\$277,226	\$232,965	1.0000	\$0	\$232,965	84.0%		\$156.35				1.5565	\$431,514	\$289.61		1.0172	\$153.71			
200802	1,263	2,324	\$443,143	\$282,258	1.0000	\$0	\$282,258	63.7%		\$121.45				1.5468	\$685,432	\$294.94	1.8%	1.0359	\$117.24			
200803	1,081	2,044	\$401,543	\$365,031	1.0000	\$0	\$365,031	90.9%		\$178.59				1.5518	\$623,102	\$304.84	3.4%	1.0707	\$166.79			
200804	1,125	2,127	\$416,005	\$322,494	1.0000	\$0	\$322,494	77.5%		\$151.62				1.5318	\$637,239	\$299.60	-1.7%	1.0523	\$144.09			
200805	1,462	2,708	\$522,499	\$455,470	1.0000	\$0	\$455,470	87.2%		\$168.19				1.5315	\$800,219	\$295.50	-1.4%	1.0379	\$162.05			
200806	1,626	3,058	\$580,386	\$499,782	1.0000	\$0	\$499,782	86.1%		\$163.43				1.5248	\$884,985	\$289.40	-2.1%	1.0165	\$160.79			
200807	1,668	3,205	\$612,796	\$513,904	1.0000	\$0	\$513,904	83.9%		\$160.34				1.5276	\$936,117	\$292.08	0.9%	1.0259	\$156.30			
200808	1,870	3,543	\$697,341	\$572,801	1.0000	\$0	\$572,801	82.1%		\$161.67				1.5284	\$1,065,838	\$300.83	3.0%	1.0566	\$153.01			
200809	1,907	3,557	\$685,522	\$966,937	1.0000	\$0	\$966,937	141.1%		\$271.84				1.5192	\$1,041,477	\$292.80	-2.7%	1.0284	\$264.34			
200810	2,135	4,040	\$803,530	\$1,018,396	1.0000	\$0	\$1,018,396	126.7%		\$252.08				1.5128	\$1,215,561	\$300.88	2.8%	1.0568	\$238.53			
200811	2,150	4,069	\$800,320	\$642,850	1.0000	\$0	\$642,850	80.3%		\$157.99				1.5047	\$1,204,275	\$295.96	-1.6%	1.0395	\$151.98			
200812	2,273	4,379	\$862,851	\$1,044,865	1.0000	\$0	\$1,044,865	121.1%	97.4%	\$238.61	\$189.30			1.4900	\$1,285,618	\$293.59	-0.8%	1.0312	\$231.40	\$182.18		
200901	2,447	4,627	\$948,879	\$676,563	1.0000	\$0	\$676,563	71.3%	94.7%	\$146.22	\$185.51	-6.5%		1.4379	\$1,364,389	\$294.88	0.4%	1.0357	\$141.18	\$178.46	-8.2%	
200902	2,844	5,397	\$1,131,876	\$853,333	1.0000	\$0	\$853,333	75.4%	93.7%	\$158.11	\$185.54	30.2%		1.4150	\$1,601,630	\$296.76	0.6%	1.0423	\$151.69	\$178.39	29.4%	
200903	2,667	5,135	\$1,100,678	\$880,202	1.0000	\$0	\$880,202	80.0%	92.2%	\$171.41	\$184.26	-4.0%		1.4045	\$1,545,868	\$301.05	1.4%	1.0574	\$162.11	\$177.07	-2.8%	
200904	2,845	5,468	\$1,175,356	\$908,304	1.0000	\$0	\$908,304	77.3%	91.0%	\$166.11	\$183.66	9.6%		1.3624	\$1,601,304	\$292.85	-2.7%	1.0286	\$161.50	\$176.80	12.1%	
200905	3,102	5,774	\$1,253,838	\$1,210,565	1.0000	\$0	\$1,210,565	96.5%	91.9%	\$209.66	\$187.33	24.7%		1.3308	\$1,668,633	\$288.99	-1.3%	1.0150	\$206.56	\$180.79	27.5%	
200906	3,095	5,920	\$1,289,144	\$1,491,770	1.0000	\$0	\$1,491,770	115.7%	94.9%	\$251.99	\$195.60	54.2%		1.3095	\$1,688,107	\$285.15	-1.3%	1.0015	\$251.60	\$189.25	56.5%	
200907	2,983	5,685	\$1,298,290	\$1,456,754	1.0000	\$0	\$1,456,754	112.2%	97.3%	\$256.25	\$203.55	59.8%		1.2699	\$1,648,683	\$290.01	1.7%	1.0186	\$251.57	\$197.14	61.0%	
200908	2,929	5,539	\$1,298,479	\$1,320,934	1.0000	\$0	\$1,320,934	101.7%	98.6%	\$238.48	\$209.29	47.5%		1.2528	\$1,626,708	\$293.68	1.3%	1.0315	\$231.20	\$202.99	51.1%	
200909	2,921	5,566	\$1,342,442	\$1,214,721	1.0000	\$0	\$1,214,721	90.5%	95.6%	\$218.24	\$206.48	-19.7%		1.2153	\$1,631,483	\$293.12	-0.2%	1.0295	\$211.98	\$200.27	-19.8%	
200910	3,154	5,919	\$1,378,763	\$987,016	1.0000	\$0	\$987,016	71.6%	91.4%	\$166.75	\$199.88	-33.8%		1.2061	\$1,662,974	\$280.96	-4.1%	0.9868	\$168.99	\$194.95	-29.2%	
200911	3,019	5,720	\$1,432,074	\$1,566,402	1.0000	\$2	\$1,566,404	109.4%	93.8%	\$273.85	\$208.99	73.3%		1.1766	\$1,684,981	\$294.58	4.8%	1.0346	\$264.68	\$203.86	74.2%	
200912	2,791	5,366	\$1,346,580	\$989,733	1.0000	\$1	\$989,735	73.5%	90.4%	\$184.45	\$205.04	-22.7%	8.3%	1.1501	\$1,548,747	\$288.62	-2.0%	1.0137	\$181.95	\$200.26	-21.4%	9.9%
201001	2,513	4,749	\$1,277,461	\$931,849	1.0000	\$1	\$931,850	72.9%	90.1%	\$196.22	\$208.51	34.2%	12.4%	1.1267	\$1,439,272	\$303.07	5.0%	1.0645	\$184.34	\$203.24	30.6%	13.9%
201002	2,668	4,992	\$1,354,245	\$729,675	1.0000	\$1	\$729,676	53.9%	88.0%	\$146.17	\$207.92	-7.6%	12.1%	1.1176	\$1,513,511	\$303.19	0.0%	1.0649	\$137.26	\$202.34	-9.5%	13.4%
201003	2,512	4,796	\$1,320,141	\$2,443,326	0.9999	\$170	\$2,443,496	185.1%	96.7%	\$509.49	\$232.86	197.2%	26.4%	1.1052	\$1,458,967	\$304.20	0.3%	1.0685	\$476.85	\$226.47	194.1%	27.9%
201004	2,329	4,426	\$1,238,497	\$793,693	0.9999	\$61	\$793,754	64.1%	95.6%	\$179.34	\$234.85	8.0%	27.9%	1.0943	\$1,355,239	\$306.20	0.7%	1.0755	\$166.76	\$227.69	3.3%	28.8%
201005	2,190	4,255	\$1,185,796	\$914,881	0.9999	\$96	\$914,977	77.2%	94.2%	\$215.04	\$235.82	2.6%	25.9%	1.0838	\$1,285,136	\$302.03	-1.4%	1.0608	\$202.71	\$227.87	-1.9%	26.0%
201006	2,234	4,278	\$1,136,061	\$729,881	0.9999	\$103	\$729,984	64.3%	90.2%	\$170.64	\$229.71	-32.3%	17.4%	1.0579	\$1,201,864	\$280.94	-7.0%	0.9867	\$172.93	\$221.99	-31.3%	17.3%
201007	2,109	4,063	\$1,148,533	\$935,066	0.9998	\$167	\$935,233	81.4%	87.7%	\$230.18	\$227.22	-10.2%	11.6%	1.0661	\$1,224,459	\$301.37	7.3%	1.0585	\$217.46	\$218.91	-13.6%	11.0%
201008	2,184	4,318	\$1,214,135	\$938,340	0.9997	\$241	\$938,582	77.3%	85.7%	\$217.36	\$225.42	-8.9%	7.7%	1.0513	\$1,276,480	\$295.62	-1.9%	1.0383	\$209.35	\$217.05	-9.5%	6.9%
201009	2,069	4,057	\$1,177,954	\$906,209	0.9996	\$321	\$906,531	77.0%	84.6%	\$223.45	\$225.98	2.4%	9.4%	1.0283	\$1,211,323	\$298.58	1.0%	1.0487	\$213.08	\$217.25	0.5%	8.5%
201010	1,984	3,922	\$1,126,888	\$807,818	0.9996	\$302	\$808,120	71.7%	84.8%	\$206.05	\$230.94	23.6%	15.5%	1.0226	\$1,152,396	\$293.83	-1.6%	1.0320	\$199.66	\$220.92	18.2%	13.3%
201011	1,954	3,900	\$1,129,665	\$661,530	0.9996	\$265	\$661,795	58.6%	80.4%	\$169.69	\$221.82	-38.0%	6.1%	1.0160	\$1,147,687	\$294.28	0.2%	1.0336	\$164.18	\$212.14	-38.0%	4.1%
201012	2,096	4,140	\$1,186,675	\$699,682	0.9992	\$581	\$700,263	59.0%	79.3%	\$169.15	\$221.49	-8.3%	8.0%	1.0021	\$1,189,181	\$287.24	-2.4%	1.0089	\$167.66	\$211.74	-7.9%	5.7%

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Med GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)							
Current Rate Level										= (h)/(f)				= (d) x (m)				= (n)/(c)				= (i)/(q)		Normalized Incurred Claims			
07/2012										Incurred Claims				Revenue at Current Rate Level													
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend					
200801	27,920	48,997	\$13,410,073	\$11,785,301	1.0000	\$0	\$11,785,301	87.9%		\$240.53				1.3507	\$18,113,196	\$369.68		1.1083	\$217.03								
200802	28,271	49,791	\$13,549,258	\$11,219,836	1.0000	\$0	\$11,219,836	82.8%		\$225.34				1.3501	\$18,292,970	\$367.40	-0.6%	1.1014	\$204.59								
200803	27,974	49,366	\$13,490,101	\$10,559,721	1.0000	\$0	\$10,559,721	78.3%		\$213.91				1.3484	\$18,190,265	\$368.48	0.3%	1.1047	\$193.64								
200804	28,589	50,379	\$13,873,473	\$10,778,068	1.0000	\$0	\$10,778,068	77.7%		\$213.94				1.3414	\$18,609,819	\$369.40	0.2%	1.1074	\$193.19								
200805	28,670	50,574	\$13,860,791	\$11,182,930	1.0000	\$0	\$11,182,930	80.7%		\$221.12				1.3314	\$18,453,638	\$364.88	-1.2%	1.0939	\$202.14								
200806	29,486	51,775	\$14,265,180	\$10,881,248	1.0000	\$0	\$10,881,248	76.3%		\$210.16				1.3269	\$18,928,577	\$365.59	0.2%	1.0960	\$191.75								
200807	28,999	51,075	\$14,156,565	\$11,945,103	1.0000	\$0	\$11,945,103	84.4%		\$233.87				1.3191	\$18,673,530	\$365.61	0.0%	1.0961	\$213.38								
200808	29,240	51,424	\$14,258,914	\$11,141,025	1.0000	\$0	\$11,141,025	78.1%		\$216.65				1.3145	\$18,743,540	\$364.49	-0.3%	1.0927	\$198.27								
200809	29,164	51,590	\$14,363,321	\$11,852,914	1.0000	\$0	\$11,852,914	82.5%		\$229.75				1.3022	\$18,704,353	\$362.56	-0.5%	1.0869	\$211.38								
200810	28,784	51,078	\$14,312,129	\$12,369,625	1.0000	\$0	\$12,369,625	86.4%		\$242.17				1.2925	\$18,498,936	\$362.17	-0.1%	1.0858	\$223.05								
200811	29,041	51,237	\$14,436,852	\$10,709,783	1.0000	\$0	\$10,709,783	74.2%		\$209.02				1.2799	\$18,477,556	\$360.63	-0.4%	1.0811	\$193.34								
200812	28,485	50,830	\$14,406,701	\$11,397,106	1.0000	\$0	\$11,397,106	79.1%	80.7%	\$224.22	\$223.35			1.2608	\$18,163,455	\$357.34	-0.9%	1.0713	\$209.30	\$204.22							
200901	27,413	48,557	\$14,503,045	\$12,276,018	1.0000	\$0	\$12,276,018	84.6%	80.4%	\$252.82	\$224.32	5.1%		1.2320	\$17,867,640	\$367.97	3.0%	1.1031	\$229.18	\$205.18	5.6%						
200902	27,899	49,817	\$14,467,915	\$11,438,809	1.0000	\$0	\$11,438,809	79.1%	80.1%	\$229.62	\$224.67	1.9%		1.2242	\$17,712,068	\$355.54	-3.4%	1.0659	\$215.42	\$206.05	5.3%						
200903	28,076	50,362	\$14,696,465	\$12,622,958	1.0000	\$0	\$12,622,958	85.9%	80.8%	\$250.64	\$227.69	17.2%		1.2116	\$17,806,566	\$353.57	-0.6%	1.0600	\$236.46	\$209.53	22.1%						
200904	27,258	48,550	\$14,408,993	\$11,540,168	1.0000	\$0	\$11,540,168	80.1%	81.0%	\$237.70	\$229.63	11.1%		1.1951	\$17,220,854	\$354.70	0.3%	1.0634	\$223.53	\$212.02	15.7%						
200905	26,975	48,003	\$14,322,041	\$11,378,863	0.9999	\$669	\$11,379,532	79.5%	80.9%	\$237.06	\$230.94	7.2%		1.1744	\$16,819,743	\$350.39	-1.2%	1.0504	\$225.68	\$213.91	11.6%						
200906	27,574	49,576	\$14,952,931	\$12,147,802	0.9999	\$702	\$12,148,504	81.2%	81.3%	\$245.05	\$233.88	16.6%		1.1566	\$17,295,082	\$348.86	-0.4%	1.0458	\$234.31	\$217.49	22.2%						
200907	26,494	47,822	\$14,617,308	\$11,472,757	0.9999	\$1,199	\$11,473,956	78.5%	80.8%	\$239.93	\$234.37	2.6%		1.1386	\$16,642,921	\$348.02	-0.2%	1.0433	\$229.97	\$218.82	7.8%						
200908	27,101	48,437	\$15,007,365	\$11,337,323	0.9999	\$1,263	\$11,338,586	75.6%	80.5%	\$234.09	\$235.87	8.0%		1.1240	\$16,868,233	\$348.25	0.1%	1.0440	\$224.22	\$221.06	13.1%						
200909	25,932	46,684	\$14,704,558	\$11,822,674	0.9999	\$1,558	\$11,824,232	80.4%	80.4%	\$253.28	\$237.78	10.2%		1.1081	\$16,293,419	\$349.02	0.2%	1.0463	\$242.07	\$223.56	14.5%						
200910	26,215	47,025	\$14,815,499	\$11,197,269	0.9999	\$1,593	\$11,198,862	75.6%	79.5%	\$238.15	\$237.43	-1.7%		1.0975	\$16,259,980	\$345.77	-0.9%	1.0366	\$229.74	\$224.09	3.0%						
200911	26,121	46,878	\$15,037,240	\$10,850,702	0.9999	\$1,486	\$10,852,188	72.2%	79.3%	\$231.50	\$239.45	10.8%		1.0824	\$16,276,876	\$347.22	0.4%	1.0409	\$222.40	\$226.72	15.0%						
200912	25,117	45,332	\$14,715,936	\$10,072,107	0.9998	\$1,533	\$10,073,639	68.5%	78.4%	\$222.22	\$239.44	-0.9%	7.2%	1.0643	\$15,661,681	\$345.49	-0.5%	1.0357	\$214.55	\$227.34	2.5%	11.3%					
201001	25,340	45,365	\$14,975,257	\$10,067,182	0.9998	\$1,541	\$10,068,723	67.2%	76.9%	\$221.95	\$236.93	-12.2%	5.6%	1.0501	\$15,725,263	\$346.64	0.3%	1.0392	\$213.58	\$226.10	-6.8%	10.2%					
201002	24,546	44,060	\$14,853,362	\$9,891,395	0.9998	\$2,239	\$9,893,634	66.6%	75.9%	\$224.55	\$236.61	-2.2%	5.3%	1.0420	\$15,477,893	\$351.29	1.3%	1.0531	\$213.22	\$226.05	-1.0%	9.7%					
201003	24,761	44,463	\$15,020,766	\$13,239,267	0.9998	\$2,807	\$13,242,074	88.2%	76.1%	\$297.82	\$240.19	18.8%	5.5%	1.0324	\$15,506,979	\$348.76	-0.7%	1.0456	\$284.85	\$229.75	20.5%	9.7%					
201004	24,544	43,920	\$14,994,160	\$10,444,209	0.9997	\$2,730	\$10,446,940	69.7%	75.2%	\$237.86	\$240.22	0.1%	4.6%	1.0265	\$15,391,116	\$350.44	0.5%	1.0506	\$226.41	\$230.04	1.3%	8.5%					
201005	23,780	42,760	\$14,612,107	\$10,651,364	0.9997	\$3,356	\$10,654,720	72.9%	74.7%	\$249.17	\$241.19	5.1%	4.4%	1.0211	\$14,920,532	\$348.94	-0.4%	1.0461	\$238.20	\$231.05	5.5%	8.0%					
201006	24,410	43,762	\$14,968,176	\$10,194,137	0.9995	\$4,615	\$10,198,752	68.1%	73.6%	\$233.05	\$240.19	-4.9%	2.7%	1.0142	\$15,181,380	\$346.91	-0.6%	1.0400	\$224.09	\$230.20	-4.4%	5.8%					
201007	23,342	42,129	\$14,686,922	\$10,935,221	0.9995	\$5,697	\$10,940,918	74.5%	73.3%	\$259.70	\$241.73	8.2%	3.1%	1.0097	\$14,829,684	\$352.01	1.5%	1.0553	\$246.10	\$231.48	7.0%	5.8%					
201008	23,854	43,512	\$15,011,888	\$11,532,014	0.9993	\$7,876	\$11,539,890	76.9%	73.4%	\$265.21	\$244.33	13.3%	3.6%	1.0067	\$15,112,621	\$347.32	-1.3%	1.0412	\$254.71	\$234.01	13.6%	5.9%					
201009	23,363	42,665	\$14,830,410	\$10,609,452	0.9991	\$9,694	\$10,619,146	71.6%	72.7%	\$248.90	\$243.91	-1.7%	2.6%	0.9972	\$14,788,336	\$346.62	-0.2%	1.0391	\$239.53	\$233.74	-1.1%	4.6%					
201010	23,007	42,144	\$14,670,601	\$11,130,386	0.9989	\$12,285	\$11,142,672	76.0%	72.7%	\$264.40	\$246.06	11.0%	3.6%	0.9929	\$14,567,042	\$345.65	-0.3%	1.0362	\$255.15	\$235.80	11.1%	5.2%					
201011	23,336	42,671	\$14,986,324	\$10,547,371	0.9984	\$17,238	\$10,564,609	70.5%	72.6%	\$247.58	\$247.49	6.9%	3.4%	0.9885	\$14,813,773	\$347.16	0.4%	1.0408	\$237.89	\$237.17							

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Rx GHMSI Non-CDH

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)			(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)
Current Rate Level			07/2012							Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend
200801	27,107	47,507	\$3,263,595	\$3,305,081	1.0000	\$0	\$3,305,081	101.3%		\$69.57				1.5064	\$4,916,339	\$103.49		1.1652	\$59.71			
200802	27,008	47,467	\$3,279,011	\$3,107,263	1.0000	\$0	\$3,107,263	94.8%		\$65.46				1.4907	\$4,888,132	\$102.98	-0.5%	1.1595	\$56.46			
200803	26,893	47,322	\$3,301,930	\$3,321,823	1.0000	\$0	\$3,321,823	100.6%		\$70.20				1.4772	\$4,877,594	\$103.07	0.1%	1.1606	\$60.48			
200804	27,464	48,252	\$3,422,903	\$3,342,316	1.0000	\$0	\$3,342,316	97.6%		\$69.27				1.4540	\$4,976,745	\$103.14	0.1%	1.1613	\$59.65			
200805	27,208	47,866	\$3,423,533	\$3,331,371	1.0000	\$0	\$3,331,371	97.3%		\$69.60				1.4253	\$4,879,597	\$101.94	-1.2%	1.1478	\$60.63			
200806	27,860	48,717	\$3,542,011	\$3,306,985	1.0000	\$0	\$3,306,985	93.4%		\$67.88				1.4050	\$4,976,393	\$102.15	0.2%	1.1502	\$59.02			
200807	27,331	47,870	\$3,545,703	\$3,383,683	1.0000	\$0	\$3,383,683	95.4%		\$70.68				1.3826	\$4,902,304	\$102.41	0.3%	1.1531	\$61.30			
200808	27,370	47,881	\$3,558,413	\$3,217,019	1.0000	\$0	\$3,217,019	90.4%		\$67.19				1.3665	\$4,862,591	\$101.56	-0.8%	1.1435	\$58.76			
200809	27,257	48,033	\$3,607,113	\$3,364,042	1.0000	\$0	\$3,364,042	93.3%		\$70.04				1.3415	\$4,838,874	\$100.74	-0.8%	1.1343	\$61.74			
200810	26,649	47,038	\$3,591,634	\$3,459,505	1.0000	\$0	\$3,459,505	96.3%		\$73.55				1.3274	\$4,767,708	\$101.36	0.6%	1.1413	\$64.44			
200811	26,891	47,168	\$3,611,570	\$3,070,549	1.0000	\$0	\$3,070,549	85.0%		\$65.10				1.3109	\$4,734,451	\$100.37	-1.0%	1.1302	\$57.60			
200812	26,212	46,451	\$3,571,701	\$3,576,275	1.0000	\$0	\$3,576,275	100.1%	95.4%	\$76.99	\$69.61			1.2870	\$4,596,639	\$98.96	-1.4%	1.1142	\$69.10	\$60.69		
200901	24,966	43,930	\$3,563,700	\$3,306,490	1.0000	\$0	\$3,306,490	92.8%	94.7%	\$75.27	\$70.05	8.2%		1.2635	\$4,502,853	\$102.50	3.6%	1.1541	\$65.22	\$61.13	9.2%	
200902	25,055	44,420	\$3,487,456	\$3,088,337	1.0000	\$0	\$3,088,337	88.6%	94.2%	\$69.53	\$70.39	6.2%		1.2571	\$4,384,057	\$98.70	-3.7%	1.1113	\$62.56	\$61.64	10.8%	
200903	25,409	45,227	\$3,546,320	\$3,427,978	1.0000	\$0	\$3,427,978	96.7%	93.9%	\$75.79	\$70.84	8.0%		1.2465	\$4,420,437	\$97.74	-1.0%	1.1005	\$68.87	\$62.30	13.9%	
200904	24,413	43,082	\$3,425,134	\$3,321,889	1.0000	\$0	\$3,321,889	97.0%	93.8%	\$77.11	\$71.46	11.3%		1.2385	\$4,242,000	\$98.46	0.7%	1.1087	\$69.55	\$63.08	16.6%	
200905	23,873	42,229	\$3,401,197	\$3,287,564	1.0000	\$0	\$3,287,564	96.7%	93.8%	\$77.85	\$72.11	11.9%		1.2278	\$4,176,030	\$98.89	0.4%	1.1135	\$69.92	\$63.82	15.3%	
200906	24,479	43,656	\$3,429,778	\$3,373,040	1.0000	\$0	\$3,373,040	98.3%	94.2%	\$77.26	\$72.90	13.8%		1.2197	\$4,183,434	\$95.83	-3.1%	1.0790	\$71.61	\$64.85	21.3%	
200907	23,511	42,137	\$3,349,128	\$3,415,271	1.0000	\$0	\$3,415,271	102.0%	94.7%	\$81.05	\$73.73	14.7%		1.2101	\$4,052,915	\$96.18	0.4%	1.0830	\$74.84	\$65.93	22.1%	
200908	24,172	42,898	\$3,431,589	\$3,052,635	1.0000	\$0	\$3,052,635	89.0%	94.6%	\$71.16	\$74.11	5.9%		1.2023	\$4,125,860	\$96.18	0.0%	1.0829	\$65.71	\$66.57	11.8%	
200909	23,011	41,118	\$3,303,663	\$3,122,595	1.0000	\$0	\$3,122,595	94.5%	94.7%	\$75.94	\$74.62	8.4%		1.1961	\$3,951,384	\$96.10	-0.1%	1.0820	\$70.18	\$67.29	13.7%	
200910	23,061	41,106	\$3,323,475	\$3,274,659	1.0000	\$0	\$3,274,659	98.5%	94.9%	\$79.66	\$75.12	8.3%		1.1874	\$3,946,159	\$96.00	-0.1%	1.0809	\$73.70	\$68.05	14.4%	
200911	23,102	41,158	\$3,328,151	\$3,046,625	1.0000	\$0	\$3,046,625	91.5%	95.5%	\$74.02	\$75.94	13.7%		1.1758	\$3,913,109	\$95.08	-1.0%	1.0705	\$69.15	\$69.11	20.0%	
200912	22,326	39,966	\$3,259,772	\$3,222,137	1.0000	\$0	\$3,222,137	98.8%	95.3%	\$80.62	\$76.21	4.7%	9.5%	1.1620	\$3,787,707	\$94.77	-0.3%	1.0671	\$75.55	\$69.60	9.3%	14.7%
201001	22,827	40,616	\$3,297,096	\$3,028,762	1.0000	\$0	\$3,028,762	91.9%	95.3%	\$74.57	\$76.16	-0.9%	8.7%	1.1520	\$3,798,323	\$93.52	-1.3%	1.0530	\$70.82	\$70.10	8.6%	14.7%
201002	21,878	39,068	\$3,235,442	\$2,698,709	1.0000	\$0	\$2,698,709	83.4%	94.9%	\$69.08	\$76.20	-0.6%	8.2%	1.1451	\$3,704,769	\$94.83	1.4%	1.0677	\$64.69	\$70.37	3.4%	14.2%
201003	22,249	39,667	\$3,286,577	\$3,210,846	1.0000	\$0	\$3,210,846	97.7%	95.0%	\$80.95	\$76.61	6.8%	8.1%	1.1364	\$3,734,993	\$94.16	-0.7%	1.0602	\$76.35	\$70.98	10.9%	13.9%
201004	22,215	39,494	\$3,296,328	\$3,223,601	1.0000	\$0	\$3,223,601	97.8%	95.0%	\$81.62	\$76.97	5.9%	7.7%	1.1303	\$3,725,978	\$94.34	0.2%	1.0623	\$76.84	\$71.57	10.5%	13.5%
201005	21,590	38,505	\$3,197,689	\$2,931,809	1.0000	\$0	\$2,931,809	91.7%	94.6%	\$76.14	\$76.83	-2.2%	6.5%	1.1236	\$3,592,805	\$93.31	-1.1%	1.0506	\$72.47	\$71.79	3.7%	12.5%
201006	22,176	39,484	\$3,293,661	\$3,183,625	1.0000	\$0	\$3,183,625	96.7%	94.5%	\$80.63	\$77.10	4.4%	5.8%	1.1175	\$3,680,507	\$93.22	-0.1%	1.0496	\$76.82	\$72.21	7.3%	11.3%
201007	21,233	38,066	\$3,234,078	\$3,088,207	1.0000	\$0	\$3,088,207	95.5%	93.9%	\$81.13	\$77.07	0.1%	4.5%	1.1117	\$3,595,402	\$94.45	1.3%	1.0635	\$76.28	\$72.29	1.9%	9.7%
201008	21,670	39,194	\$3,279,536	\$3,101,668	1.0000	\$2	\$3,101,670	94.6%	94.4%	\$79.14	\$77.78	11.2%	4.9%	1.1093	\$3,638,068	\$92.82	-1.7%	1.0451	\$75.72	\$73.17	15.2%	9.9%
201009	21,294	38,608	\$3,261,094	\$2,880,523	1.0000	\$2	\$2,880,525	88.3%	93.9%	\$74.61	\$77.68	-1.8%	4.1%	1.1012	\$3,591,153	\$93.02	0.2%	1.0473	\$71.24	\$73.28	1.5%	8.9%
201010	21,023	38,222	\$3,205,827	\$3,014,325	1.0000	\$2	\$3,014,327	94.0%	93.5%	\$78.86	\$77.60	-1.0%	3.3%	1.0988	\$3,522,506	\$92.16	-0.9%	1.0377	\$76.00	\$73.46	3.1%	8.0%
201011	21,382	38,771	\$3,303,713	\$2,963,040	1.0000	\$8	\$2,963,049	89.7%	93.3%	\$76.42	\$77.82	3.2%	2.5%	1.0906	\$3,603,021	\$92.93	0.8%	1.0464	\$73.04	\$73.81	5.6%	6.8%
201012	21,273	38,946	\$3,287,646	\$3,087,862	1.0000	\$9	\$3,087,871	93.9%	92.9%	\$79.29	\$77.70	-1.7%	2.0%	1.0811	\$3,554,160	\$91.26	-1.8%	1.0275	\$77.16	\$73.93	2.1%	6.2%</

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Rx GHMSI HSA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)			(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)
Current Rate Level										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200801	478	898	\$39,469	\$9,543	1.0000	\$0	\$9,543	24.2%		\$10.63				1.6022	\$63,239	\$70.42		0.9425	\$11.28			
200802	723	1,349	\$52,529	\$9,084	1.0000	\$0	\$9,084	17.3%		\$6.73				1.5225	\$79,974	\$59.28	-15.8%	0.7934	\$8.49			
200803	667	1,297	\$59,691	\$26,962	1.0000	\$0	\$26,962	45.2%		\$20.79				1.5259	\$91,084	\$70.23	18.5%	0.9398	\$22.12			
200804	645	1,235	\$59,061	\$36,886	1.0000	\$0	\$36,886	62.5%		\$29.87				1.4928	\$88,169	\$71.39	1.7%	0.9554	\$31.26			
200805	767	1,461	\$68,000	\$54,551	1.0000	\$0	\$54,551	80.2%		\$37.34				1.4387	\$97,830	\$66.96	-6.2%	0.8961	\$41.67			
200806	868	1,743	\$82,508	\$74,272	1.0000	\$0	\$74,272	90.0%		\$42.61				1.4273	\$117,766	\$67.57	0.9%	0.9042	\$47.12			
200807	980	1,997	\$100,788	\$65,159	1.0000	\$0	\$65,159	64.6%		\$32.63				1.4140	\$142,514	\$71.36	5.6%	0.9551	\$34.16			
200808	1,042	2,118	\$106,532	\$87,098	1.0000	\$0	\$87,098	81.8%		\$41.12				1.3997	\$149,116	\$70.40	-1.3%	0.9422	\$43.64			
200809	1,058	2,090	\$108,007	\$95,166	1.0000	\$0	\$95,166	88.1%		\$45.53				1.3738	\$148,385	\$71.00	0.8%	0.9502	\$47.92			
200810	1,203	2,376	\$127,094	\$92,317	1.0000	\$0	\$92,317	72.6%		\$38.85				1.3570	\$172,467	\$72.59	2.2%	0.9714	\$40.00			
200811	1,208	2,398	\$129,501	\$120,231	1.0000	\$0	\$120,231	92.8%		\$50.14				1.3468	\$174,411	\$72.73	0.2%	0.9734	\$51.51			
200812	1,251	2,486	\$138,523	\$155,825	1.0000	\$0	\$155,825	112.5%	77.2%	\$62.68	\$38.56			1.3429	\$186,019	\$74.83	2.9%	1.0014	\$62.59	\$40.90		
200901	1,267	2,450	\$142,224	\$63,995	1.0000	\$0	\$63,995	45.0%	75.1%	\$26.12	\$38.33	145.8%		1.3021	\$185,192	\$75.59	1.0%	1.0116	\$25.82	\$40.34	129.0%	
200902	1,579	3,151	\$176,480	\$79,899	1.0000	\$0	\$79,899	45.3%	73.3%	\$25.36	\$38.40	276.5%		1.2927	\$228,137	\$72.40	-4.2%	0.9689	\$26.17	\$39.95	208.3%	
200903	1,396	2,764	\$170,955	\$125,880	1.0000	\$0	\$125,880	73.6%	74.6%	\$45.54	\$40.02	119.1%		1.2947	\$221,342	\$80.08	10.6%	1.0717	\$42.50	\$41.10	92.1%	
200904	1,483	2,914	\$168,797	\$126,075	1.0000	\$0	\$126,075	74.7%	75.1%	\$43.27	\$40.81	44.9%		1.2843	\$216,789	\$74.40	-7.1%	0.9956	\$43.45	\$41.77	39.0%	
200905	1,692	3,269	\$187,499	\$150,645	1.0000	\$0	\$150,645	80.3%	75.5%	\$46.08	\$41.56	23.4%		1.2734	\$238,762	\$73.04	-1.8%	0.9775	\$47.14	\$42.37	13.2%	
200906	1,636	3,226	\$185,238	\$192,103	1.0000	\$0	\$192,103	103.7%	77.8%	\$59.55	\$43.36	39.7%		1.2647	\$234,267	\$72.62	-0.6%	0.9719	\$61.27	\$44.05	30.0%	
200907	1,606	3,176	\$186,037	\$174,378	1.0000	\$0	\$174,378	93.7%	80.1%	\$54.90	\$45.15	68.3%		1.2576	\$233,965	\$73.67	1.4%	0.9859	\$55.69	\$45.78	63.0%	
200908	1,639	3,174	\$188,647	\$186,761	1.0000	\$0	\$186,761	99.0%	81.9%	\$58.84	\$46.70	43.1%		1.2570	\$237,137	\$74.71	1.4%	0.9999	\$58.85	\$47.16	34.8%	
200909	1,670	3,262	\$199,771	\$170,240	1.0000	\$0	\$170,240	85.2%	81.9%	\$52.19	\$47.29	14.6%		1.2444	\$248,586	\$76.21	2.0%	1.0199	\$51.17	\$47.50	6.8%	
200910	1,636	3,292	\$195,721	\$205,134	1.0000	\$0	\$205,134	104.8%	84.6%	\$62.31	\$49.24	60.4%		1.2381	\$242,324	\$73.61	-3.4%	0.9851	\$63.25	\$49.43	58.1%	
200911	1,797	3,522	\$208,764	\$202,014	1.0000	\$0	\$202,014	96.8%	85.3%	\$57.36	\$49.96	14.4%		1.2383	\$258,512	\$73.40	-0.3%	0.9823	\$58.39	\$50.15	13.4%	
200912	1,624	3,329	\$195,429	\$209,442	1.0000	\$0	\$209,442	107.2%	85.5%	\$62.91	\$50.27	0.4%	30.4%	1.2273	\$239,843	\$72.05	-1.8%	0.9642	\$65.25	\$50.62	4.2%	23.8%
201001	1,513	3,005	\$191,614	\$116,506	1.0000	\$0	\$116,506	60.8%	86.0%	\$38.77	\$50.92	48.4%	32.8%	1.2211	\$233,982	\$77.86	8.1%	1.0421	\$37.21	\$51.13	44.1%	26.8%
201002	1,617	3,192	\$205,285	\$117,033	1.0000	\$0	\$117,033	57.0%	86.5%	\$36.66	\$51.84	44.6%	35.0%	1.2140	\$249,211	\$78.07	0.3%	1.0449	\$35.09	\$51.73	34.1%	29.5%
201003	1,666	3,216	\$208,250	\$167,053	1.0000	\$0	\$167,053	80.2%	86.9%	\$51.94	\$52.29	14.1%	30.7%	1.2056	\$251,057	\$78.06	0.0%	1.0447	\$49.72	\$52.26	17.0%	27.2%
201004	1,574	3,068	\$208,338	\$177,941	1.0000	\$0	\$177,941	85.4%	87.7%	\$58.00	\$53.43	34.1%	30.9%	1.2022	\$250,471	\$81.64	4.6%	1.0926	\$53.08	\$52.99	22.2%	26.8%
201005	1,549	3,052	\$200,536	\$174,774	1.0000	\$0	\$174,774	87.2%	88.2%	\$57.27	\$54.35	24.3%	30.8%	1.1865	\$237,945	\$77.96	-4.5%	1.0434	\$54.88	\$53.62	16.4%	26.6%
201006	1,645	3,152	\$204,246	\$185,650	1.0000	\$0	\$185,650	90.9%	87.2%	\$58.90	\$54.29	-1.1%	25.2%	1.1757	\$240,134	\$76.18	-2.3%	1.0196	\$57.77	\$53.35	-5.7%	21.1%
201007	1,569	3,023	\$205,295	\$180,725	1.0000	\$0	\$180,725	88.0%	86.8%	\$59.78	\$54.67	8.9%	21.1%	1.1829	\$242,848	\$80.33	5.4%	1.0751	\$55.61	\$53.35	-0.2%	16.5%
201008	1,595	3,213	\$213,015	\$211,405	1.0000	\$0	\$211,405	99.2%	86.9%	\$65.80	\$55.26	11.8%	18.3%	1.1781	\$250,952	\$78.11	-2.8%	1.0453	\$62.95	\$53.72	7.0%	13.9%
201009	1,570	3,091	\$210,996	\$150,619	1.0000	\$0	\$150,619	71.4%	85.7%	\$48.73	\$54.99	-6.6%	16.3%	1.1662	\$246,058	\$79.60	1.9%	1.0653	\$45.74	\$53.27	-10.6%	12.1%
201010	1,474	2,936	\$196,719	\$196,110	1.0000	\$0	\$196,110	99.7%	85.3%	\$66.79	\$55.27	7.2%	12.2%	1.1588	\$227,950	\$77.64	-2.5%	1.0391	\$64.28	\$53.30	1.6%	7.8%
201011	1,466	2,932	\$197,319	\$195,091	1.0000	\$1	\$195,091	98.9%	85.4%	\$66.54	\$55.96	16.0%	12.0%	1.1572	\$228,340	\$77.88	0.3%	1.0423	\$63.84	\$53.68	9.3%	7.0%
201012	1,559	3,097	\$205,472	\$217,575	1.0000	\$1	\$217,576	105.9%	85.4%	\$70.25	\$56.53	11.7%	12.5%	1.1502	\$236,344	\$76.31	-2.0%	1.0213	\$68.79	\$53.95	5.4%	6.6%
201101	1,500	2,982	\$204,053	\$112,330	1.0000	\$1	\$112,331	55.0%	84.8%	\$37.67	\$56.46	-2.8%	10.9%	1.1266	\$229,884	\$77.09	1.0%	1.0317	\$36.51	\$53.92	-1.9%	5.5%
201102	1,555	3,084	\$215,157	\$118,399	1.0000	\$1	\$118,399	55.0%	84.5%	\$38.39	\$56.66	4.7%	9.3%	1.1142	\$239,734	\$77.73	0.8%	1.0403	\$36.90	\$54.13	5.2%	4.7%
201103	1,584	3,075	\$217,415	\$154,129	1.0000	\$4	\$154,133	70.9%	83.7%	\$50.12	\$56.53	-3.5%	8.1%	1.1037	\$239,955	\$78.03	0.4%	1.0443	\$48.00	\$54.01	-3.5%	3.3%
201104	1,555	3,042	\$214,825	\$184,780	1.0000	\$5	\$184,785	86.0%	83.8%	\$60.74	\$56.75	4.7%	6.2%	1.0965	\$235,555	\$77.43	-0.8%	1.0363	\$58.62	\$54.47	1	

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Rx GHMSI Int HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)			(i)	(j)	(k)	(l)	(m)	(n) =(d) x (m)	(o) =(n)/(c)	(p)	(q)	(r) =(i)/(q)	(s)	(t)	(u)
Current Rate Level			07/2012							Incurring Claims				Revenue at Current Rate Level				Normalized Incurring Claims				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend
200801	209	389	\$17,803	\$1,077	1.0000	\$0	\$1,077	6.0%		\$2.77				1.5304	\$27,245	\$70.04		1.0910	\$2.54			
200802	233	419	\$19,401	\$7,919	1.0000	\$0	\$7,919	40.8%		\$18.90				1.4269	\$27,684	\$66.07	-5.7%	1.0292	\$18.36			
200803	117	226	\$14,641	\$13,709	1.0000	\$0	\$13,709	93.6%		\$60.66				1.4114	\$20,664	\$91.43	38.4%	1.4242	\$42.59			
200804	183	345	\$16,846	\$13,486	1.0000	\$0	\$13,486	80.1%		\$39.09				1.4372	\$24,210	\$70.17	-23.3%	1.0931	\$35.76			
200805	201	375	\$19,337	\$11,289	1.0000	\$0	\$11,289	58.4%		\$30.10				1.3767	\$26,621	\$70.99	1.2%	1.1058	\$27.23			
200806	269	463	\$23,247	\$13,251	1.0000	\$0	\$13,251	57.0%		\$28.62				1.3216	\$30,723	\$66.36	-6.5%	1.0336	\$27.69			
200807	259	436	\$25,223	\$18,021	1.0000	\$0	\$18,021	71.4%		\$41.33				1.2723	\$32,090	\$73.60	10.9%	1.1465	\$36.05			
200808	242	451	\$23,788	\$17,817	1.0000	\$0	\$17,817	74.9%		\$39.50				1.2555	\$29,866	\$66.22	-10.0%	1.0315	\$38.30			
200809	253	446	\$24,090	\$28,914	1.0000	\$0	\$28,914	120.0%		\$64.83				1.2803	\$30,843	\$69.15	4.4%	1.0772	\$60.18			
200810	340	622	\$30,288	\$26,259	1.0000	\$0	\$26,259	86.7%		\$42.22				1.2345	\$37,391	\$60.11	-13.1%	0.9364	\$45.08			
200811	291	525	\$28,570	\$19,897	1.0000	\$0	\$19,897	69.6%		\$37.90				1.2500	\$35,712	\$68.02	13.2%	1.0596	\$35.77			
200812	303	584	\$30,550	\$34,495	1.0000	\$0	\$34,495	112.9%	75.3%	\$59.07	\$39.03			1.2325	\$37,652	\$64.47	-5.2%	1.0043	\$58.82	\$36.69		
200901	347	637	\$38,275	\$18,974	1.0000	\$0	\$18,974	49.6%	76.1%	\$29.79	\$40.52	975.8%		1.2061	\$46,163	\$72.47	12.4%	1.1288	\$26.39	\$37.89	939.8%	
200902	388	664	\$42,396	\$15,505	1.0000	\$0	\$15,505	36.6%	73.0%	\$23.35	\$40.11	23.5%		1.2319	\$52,227	\$78.66	8.5%	1.2252	\$19.06	\$36.79	3.8%	
200903	395	723	\$43,600	\$33,651	1.0000	\$0	\$33,651	77.2%	72.7%	\$46.54	\$40.11	-23.3%		1.1972	\$52,200	\$72.20	-8.2%	1.1246	\$41.39	\$37.07	-2.8%	
200904	431	806	\$45,158	\$34,596	1.0000	\$0	\$34,596	76.6%	72.8%	\$42.92	\$40.50	9.8%		1.1949	\$53,958	\$66.94	-7.3%	1.0428	\$41.16	\$37.61	15.1%	
200905	457	842	\$43,932	\$36,067	1.0000	\$0	\$36,067	82.1%	74.5%	\$42.83	\$41.32	42.3%		1.2178	\$53,499	\$63.54	-5.1%	0.9897	\$43.28	\$38.79	59.0%	
200906	436	812	\$47,140	\$35,117	1.0000	\$0	\$35,117	74.5%	75.5%	\$43.25	\$42.30	51.1%		1.1817	\$55,706	\$68.60	8.0%	1.0686	\$40.47	\$39.63	46.2%	
200907	425	801	\$46,590	\$40,009	1.0000	\$0	\$40,009	85.9%	76.8%	\$49.95	\$43.13	20.8%		1.1897	\$55,426	\$69.20	0.9%	1.0778	\$46.34	\$40.53	28.5%	
200908	362	689	\$42,704	\$43,057	1.0000	\$0	\$43,057	100.8%	79.1%	\$62.49	\$44.97	58.2%		1.1973	\$51,129	\$74.21	7.2%	1.1559	\$54.06	\$41.88	41.2%	
200909	367	721	\$41,589	\$33,046	1.0000	\$0	\$33,046	79.5%	77.1%	\$45.83	\$43.99	-29.3%		1.2128	\$50,439	\$69.96	-5.7%	1.0897	\$42.06	\$40.92	-30.1%	
200910	389	726	\$42,738	\$45,039	1.0000	\$0	\$45,039	105.4%	79.0%	\$62.04	\$45.66	46.9%		1.2097	\$51,699	\$71.21	1.8%	1.1092	\$55.93	\$41.96	24.1%	
200911	377	694	\$39,809	\$36,535	1.0000	\$0	\$36,535	91.8%	80.5%	\$52.64	\$46.68	38.9%		1.2014	\$47,826	\$68.91	-3.2%	1.0734	\$49.04	\$42.88	37.1%	
200912	397	724	\$41,942	\$45,249	1.0000	\$0	\$45,249	107.9%	80.8%	\$62.50	\$47.16	5.8%	20.8%	1.1981	\$50,249	\$69.41	0.7%	1.0811	\$57.81	\$43.13	-1.7%	17.5%
201001	320	580	\$34,955	\$22,610	1.0000	\$0	\$22,610	64.7%	82.0%	\$38.98	\$47.88	30.9%	18.2%	1.1999	\$41,942	\$72.31	4.2%	1.1264	\$34.61	\$43.80	31.2%	15.6%
201002	338	606	\$36,439	\$25,520	1.0000	\$0	\$25,520	70.0%	85.0%	\$42.11	\$49.35	80.4%	23.0%	1.1984	\$43,667	\$72.06	-0.4%	1.1224	\$37.52	\$45.48	96.9%	23.6%
201003	259	483	\$30,625	\$29,337	1.0000	\$0	\$29,337	95.8%	86.3%	\$60.74	\$50.23	30.5%	25.2%	1.2129	\$37,143	\$76.90	6.7%	1.1979	\$50.71	\$46.16	22.5%	24.5%
201004	274	514	\$30,353	\$18,633	1.0000	\$0	\$18,633	61.4%	85.7%	\$36.25	\$50.08	-15.5%	23.6%	1.1866	\$36,019	\$70.08	-8.9%	1.0915	\$33.21	\$45.82	-19.3%	21.8%
201005	215	412	\$27,037	\$16,560	1.0000	\$0	\$16,560	61.2%	84.6%	\$40.19	\$50.34	-6.2%	21.8%	1.1901	\$32,178	\$78.10	11.5%	1.2166	\$33.04	\$45.32	-23.7%	16.9%
201006	179	363	\$21,702	\$27,704	1.0000	\$0	\$27,704	127.7%	87.8%	\$76.32	\$52.41	76.5%	23.9%	1.1683	\$25,354	\$69.85	-10.6%	1.0880	\$70.15	\$47.04	73.3%	18.7%
201007	200	392	\$22,861	\$24,043	1.0000	\$0	\$24,043	105.2%	89.0%	\$61.33	\$53.21	22.8%	23.4%	1.1945	\$27,308	\$69.66	-0.3%	1.0851	\$56.52	\$47.65	22.0%	17.6%
201008	222	423	\$25,090	\$20,391	1.0000	\$0	\$20,391	81.3%	87.2%	\$48.21	\$51.92	-22.9%	15.5%	1.1756	\$29,496	\$69.73	0.1%	1.0862	\$44.38	\$46.75	-17.9%	11.6%
201009	195	388	\$24,275	\$19,190	1.0000	\$0	\$19,190	79.1%	87.6%	\$49.46	\$52.47	7.9%	19.3%	1.1411	\$27,700	\$71.39	2.4%	1.1121	\$44.48	\$47.13	5.7%	15.2%
201010	186	358	\$22,598	\$29,176	1.0000	\$0	\$29,176	129.1%	88.1%	\$81.50	\$53.05	31.4%	16.2%	1.1321	\$25,583	\$71.46	0.1%	1.1131	\$73.21	\$47.63	30.9%	13.5%
201011	182	356	\$22,616	\$20,147	1.0000	\$0	\$20,148	89.1%	87.7%	\$56.59	\$53.32	7.5%	14.2%	1.1210	\$25,353	\$71.22	-0.3%	1.1093	\$51.02	\$47.68	4.0%	11.2%
201012	189	370	\$23,622	\$20,443	1.0000	\$0	\$20,443	86.5%	85.0%	\$55.25	\$52.19	-11.6%	10.7%	1.0917	\$25,789	\$69.70	-2.1%	1.0857	\$50.89	\$46.55	-12.0%	7.9%
201101	177	347	\$22,204	\$12,393	1.0000	\$0	\$12,394	55.8%	85.2%	\$35.72	\$52.58	-8.4%	9.8%	1.0944	\$24,300	\$70.03	0.5%	1.0908	\$32.74	\$47.01	-5.4%	7.3%
201102	180	354	\$22,851	\$7,613	1.0000	\$0	\$7,613	33.3%	83.0%	\$21.51	\$51.60	-48.9%	4.6%	1.0596	\$24,213	\$68.40	-2.3%	1.0654	\$20.18	\$46.32	-46.2%	1.9%
201103	176	348	\$22,161	\$14,830	1.0000	\$0	\$14,831	66.9%	80.4%	\$42.62	\$49.97	-29.8%	-0.5%	1.0602	\$23,495	\$67.52	-1.3%	1.0517	\$40.52	\$45.40	-20.1%	-1.6%
201104	172	340	\$21,704	\$10,020	1.0000	\$0	\$10,021	46.2%	79.8%	\$29.47	\$49.99	-18.7%	-0.2%	1.0584	\$22,973	\$67.57	0.1%	1.0525	\$28.00	\$45.53	-15.7%	-0.6%
201105	183	368	\$22,767	\$14,888	0.9999	\$1	\$14,889	65.4%	80.5%	\$40.46	\$50.11	0.7%	-0.4%	1.0570	\$24,065	\$65.39	-3.2%	1.0186	\$39.72	\$46.39	20.2%	2.4%
201106	182	356	\$23,205	\$15,144	0.9998	\$3	\$15,147	65.3%	75.5%	\$42.55	\$47.34	-44.2%	-9.7%	1.0560	\$24,504	\$68.83	5.3%	1.0722	\$39.68	\$43.87	-43.4%	-6.7%
201107	186	368	\$23,609	\$17,564																		

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Rx GHMSI Non-Int HRA

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend
200801	126	203	\$15,041	\$26,542	1.0000	\$0	\$26,542	176.5%		\$130.75				1.5064	\$22,658	\$111.62		1.1807	\$110.74			
200802	307	556	\$39,263	\$30,099	1.0000	\$0	\$30,099	76.7%		\$54.13				1.4907	\$58,530	\$105.27	-5.7%	1.1136	\$48.61			
200803	297	521	\$42,741	\$32,203	1.0000	\$0	\$32,203	75.3%		\$61.81				1.4772	\$63,137	\$121.18	15.1%	1.2819	\$48.22			
200804	297	547	\$44,463	\$49,393	1.0000	\$0	\$49,393	111.1%		\$90.30				1.4540	\$64,647	\$118.18	-2.5%	1.2502	\$72.23			
200805	494	872	\$55,278	\$48,948	1.0000	\$0	\$48,948	88.6%		\$56.13				1.4253	\$78,788	\$90.35	-23.5%	0.9558	\$58.73			
200806	489	852	\$63,660	\$48,911	1.0000	\$0	\$48,911	76.8%		\$57.41				1.4050	\$89,440	\$104.98	16.2%	1.1105	\$51.70			
200807	429	772	\$59,242	\$60,214	1.0000	\$0	\$60,214	101.6%		\$78.00				1.3826	\$81,908	\$106.10	1.1%	1.1224	\$69.49			
200808	586	974	\$69,277	\$69,774	1.0000	\$0	\$69,774	100.7%		\$71.64				1.3665	\$94,667	\$97.19	-8.4%	1.0282	\$69.68			
200809	596	1,021	\$77,777	\$56,443	1.0000	\$0	\$56,443	72.6%		\$55.28				1.3415	\$104,336	\$102.19	5.1%	1.0810	\$51.14			
200810	592	1,042	\$76,749	\$70,989	1.0000	\$0	\$70,989	92.5%		\$68.13				1.3274	\$101,880	\$97.77	-4.3%	1.0343	\$65.87			
200811	651	1,146	\$85,561	\$67,067	1.0000	\$0	\$67,067	78.4%		\$58.52				1.3109	\$112,163	\$97.87	0.1%	1.0353	\$56.53			
200812	719	1,309	\$90,626	\$84,609	1.0000	\$0	\$84,609	93.4%	89.7%	\$64.64	\$65.74			1.2870	\$116,632	\$89.10	-9.0%	0.9425	\$68.58	\$61.68		
200901	833	1,540	\$109,975	\$92,450	1.0000	\$0	\$92,450	84.1%	87.3%	\$60.03	\$63.76	-54.1%		1.2635	\$138,957	\$90.23	1.3%	0.9545	\$62.89	\$60.83	-43.2%	
200902	877	1,582	\$108,282	\$84,413	1.0000	\$0	\$84,413	78.0%	86.6%	\$53.36	\$62.85	-1.4%		1.2571	\$136,121	\$86.04	-4.6%	0.9102	\$58.62	\$61.18	20.6%	
200903	876	1,648	\$127,702	\$105,665	1.0000	\$0	\$105,665	82.7%	86.6%	\$64.12	\$63.05	3.7%		1.2465	\$159,179	\$96.59	12.3%	1.0218	\$62.75	\$62.02	30.1%	
200904	931	1,748	\$125,201	\$94,634	1.0000	\$0	\$94,634	75.6%	84.3%	\$54.14	\$60.95	-40.0%		1.2385	\$155,060	\$88.71	-8.2%	0.9384	\$57.69	\$61.04	-20.1%	
200905	953	1,663	\$133,394	\$113,939	1.0000	\$0	\$113,939	85.4%	84.2%	\$68.51	\$62.05	22.1%		1.2278	\$163,783	\$98.49	11.0%	1.0418	\$65.76	\$61.70	12.0%	
200906	1,023	1,882	\$143,424	\$101,879	1.0000	\$0	\$101,879	71.0%	83.0%	\$54.13	\$61.38	-5.7%		1.2197	\$174,940	\$92.95	-5.6%	0.9833	\$55.05	\$61.53	6.5%	
200907	952	1,708	\$127,606	\$94,266	1.0000	\$0	\$94,266	73.9%	81.2%	\$55.19	\$60.02	-29.2%		1.2101	\$154,422	\$90.41	-2.7%	0.9564	\$57.71	\$60.76	-17.0%	
200908	928	1,676	\$126,652	\$109,273	1.0000	\$0	\$109,273	86.3%	80.7%	\$65.20	\$59.87	-9.0%		1.2023	\$152,276	\$90.86	0.5%	0.9611	\$67.84	\$60.90	-2.6%	
200909	884	1,583	\$120,924	\$93,340	1.0000	\$0	\$93,340	77.2%	80.8%	\$58.96	\$60.05	6.7%		1.1961	\$144,633	\$91.37	0.6%	0.9665	\$61.01	\$61.50	19.3%	
200910	1,129	1,901	\$123,307	\$95,860	1.0000	\$0	\$95,860	77.7%	79.9%	\$50.43	\$58.67	-26.0%		1.1874	\$146,409	\$77.02	-15.7%	0.8147	\$61.89	\$61.28	-6.0%	
200911	845	1,504	\$113,484	\$95,003	1.0000	\$0	\$95,003	83.7%	80.3%	\$63.17	\$59.02	7.9%		1.1758	\$133,430	\$88.72	15.2%	0.9385	\$67.31	\$62.03	19.1%	
200912	770	1,313	\$100,061	\$83,583	1.0000	\$0	\$83,583	83.5%	79.7%	\$63.66	\$58.96	-1.5%	-10.3%	1.1620	\$116,266	\$88.55	-0.2%	0.9367	\$67.96	\$61.99	-0.9%	0.5%
201001	680	1,164	\$92,202	\$69,070	1.0000	\$0	\$69,070	74.9%	79.1%	\$59.34	\$58.90	-1.2%	-7.6%	1.1520	\$106,218	\$91.25	3.1%	0.9653	\$61.47	\$61.89	-2.3%	1.7%
201002	713	1,194	\$91,955	\$73,949	1.0000	\$0	\$73,949	80.4%	79.3%	\$61.93	\$59.55	16.1%	-5.3%	1.1451	\$105,294	\$88.19	-3.4%	0.9329	\$66.39	\$62.42	13.3%	2.0%
201003	587	1,097	\$80,851	\$80,320	1.0000	\$0	\$80,320	99.3%	80.1%	\$73.22	\$59.95	14.2%	-4.9%	1.1364	\$91,883	\$83.76	-5.0%	0.8860	\$82.64	\$63.52	31.7%	2.4%
201004	481	844	\$65,692	\$48,060	1.0000	\$0	\$48,060	73.2%	80.2%	\$56.94	\$60.39	5.2%	-0.9%	1.1303	\$74,254	\$87.98	5.0%	0.9307	\$61.18	\$63.99	6.1%	4.8%
201005	426	791	\$65,257	\$56,877	1.0000	\$0	\$56,877	87.2%	80.0%	\$71.91	\$60.12	4.9%	-3.1%	1.1236	\$73,320	\$92.69	5.4%	0.9805	\$73.33	\$64.26	11.5%	4.1%
201006	410	763	\$59,653	\$65,873	1.0000	\$0	\$65,873	110.4%	82.7%	\$86.33	\$62.14	59.5%	1.2%	1.1175	\$66,659	\$87.36	-5.7%	0.9242	\$93.42	\$66.86	69.7%	8.7%
201007	340	648	\$50,541	\$43,341	1.0000	\$0	\$43,341	85.8%	83.9%	\$66.88	\$63.17	21.2%	5.2%	1.1117	\$56,188	\$86.71	-0.7%	0.9172	\$72.92	\$68.24	26.4%	12.3%
201008	367	682	\$53,390	\$66,591	1.0000	\$0	\$66,591	124.7%	85.7%	\$97.64	\$64.66	49.8%	8.0%	1.1093	\$59,227	\$86.84	0.2%	0.9187	\$106.29	\$70.22	56.7%	15.3%
201009	304	578	\$47,239	\$44,166	1.0000	\$0	\$44,166	93.5%	87.2%	\$76.41	\$65.93	29.6%	9.8%	1.1012	\$52,020	\$90.00	3.6%	0.9521	\$80.26	\$71.93	31.6%	17.0%
201010	324	628	\$50,579	\$46,872	1.0000	\$0	\$46,872	92.7%	88.8%	\$74.64	\$69.04	48.0%	17.7%	1.0988	\$55,575	\$88.50	-1.7%	0.9361	\$79.73	\$73.85	28.8%	20.5%
201011	306	612	\$48,890	\$43,176	1.0000	\$0	\$43,176	88.3%	89.5%	\$70.55	\$69.99	11.7%	18.6%	1.0906	\$53,319	\$87.12	-1.6%	0.9216	\$76.55	\$74.97	13.7%	20.9%
201012	348	673	\$53,557	\$42,628	1.0000	\$0	\$42,628	79.6%	89.6%	\$63.34	\$70.39	-0.5%	19.4%	1.0811	\$57,899	\$86.03	-1.3%	0.9101	\$69.60	\$75.56	2.4%	21.9%
201101	280	531	\$45,453	\$44,371	1.0000	\$0	\$44,371	97.6%	92.0%	\$83.56	\$72.58	40.8%	23.2%	1.0618	\$48,264	\$90.89	5.7%	0.9615	\$86.91	\$78.14	41.4%	26.3%
201102	300	560	\$48,441	\$45,576	1.0000	\$0	\$45,577	94.1%	93.8%	\$81.39	\$74.68	31.4%	25.4%	1.0561	\$51,161	\$91.36	0.5%	0.9664	\$84.21	\$80.23	26.8%	28.5%
201103	303	566	\$51,378	\$43,478	1.0000	\$1	\$43,479	84.6%	92.3%	\$76.82	\$75.04	4.9%	25.2%	1.0473	\$53,806	\$95.06	4.1%	1.0056	\$76.39	\$79.62	-7.6%	25.3%
201104	298	552	\$49,116	\$52,349	1.0000	\$2	\$52,350	106.6%	95.5%	\$94.84	\$78.49	66.5%	30.0%	1.0427	\$51,215	\$92.78	-2.4%	0.9815	\$96.63	\$82.92	57.9%	29.6%
201105	300	566	\$51,414	\$44,501	0.9999	\$4	\$44,504	86.6%	95.6%	\$78.63	\$79.21	9.4%	31.7%	1.0376	\$53,349	\$94.26	1.6%	0.9971	\$78.86			

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Rx GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)		
Current Rate Level										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims				
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend
200801	27,920	48,997	\$3,335,908	\$3,342,243	1.0000	\$0	\$3,342,243	100.2%		\$68.21				1.5077	\$5,029,481	\$102.65		1.1712	\$58.24			
200802	28,271	49,791	\$3,390,204	\$3,154,365	1.0000	\$0	\$3,154,365	93.0%		\$63.35				1.4909	\$5,054,321	\$101.51	-1.1%	1.1583	\$54.70			
200803	27,974	49,366	\$3,419,003	\$3,394,698	1.0000	\$0	\$3,394,698	99.3%		\$68.77				1.4778	\$5,052,480	\$102.35	0.8%	1.1678	\$58.88			
200804	28,589	50,379	\$3,543,272	\$3,442,081	1.0000	\$0	\$3,442,081	97.1%		\$68.32				1.4545	\$5,153,771	\$102.30	0.0%	1.1673	\$58.53			
200805	28,670	50,574	\$3,566,147	\$3,446,159	1.0000	\$0	\$3,446,159	96.6%		\$68.14				1.4253	\$5,082,836	\$100.50	-1.8%	1.1468	\$59.42			
200806	29,486	51,775	\$3,711,426	\$3,443,419	1.0000	\$0	\$3,443,419	92.8%		\$66.51				1.4049	\$5,214,322	\$100.71	0.2%	1.1491	\$57.88			
200807	28,999	51,075	\$3,730,956	\$3,527,076	1.0000	\$0	\$3,527,076	94.5%		\$69.06				1.3827	\$5,158,816	\$101.00	0.3%	1.1525	\$59.92			
200808	29,240	51,424	\$3,758,010	\$3,391,707	1.0000	\$0	\$3,391,707	90.3%		\$65.96				1.3667	\$5,136,239	\$99.88	-1.1%	1.1397	\$57.87			
200809	29,164	51,590	\$3,816,987	\$3,544,565	1.0000	\$0	\$3,544,565	92.9%		\$68.71				1.3420	\$5,122,438	\$99.29	-0.6%	1.1329	\$60.64			
200810	28,784	51,078	\$3,825,765	\$3,649,070	1.0000	\$0	\$3,649,070	95.4%		\$71.44				1.3277	\$5,079,448	\$99.44	0.2%	1.1347	\$62.96			
200811	29,041	51,237	\$3,855,202	\$3,277,744	1.0000	\$0	\$3,277,744	85.0%		\$63.97				1.3117	\$5,056,738	\$98.69	-0.8%	1.1261	\$56.81			
200812	28,485	50,830	\$3,831,399	\$3,851,204	1.0000	\$0	\$3,851,204	100.5%	94.7%	\$75.77	\$68.18			1.2885	\$4,936,942	\$97.13	-1.6%	1.1082	\$68.37	\$59.50		
200901	27,413	48,557	\$3,854,174	\$3,481,909	1.0000	\$0	\$3,481,909	90.3%	93.9%	\$71.71	\$68.46	5.1%		1.2644	\$4,873,165	\$100.36	3.3%	1.1451	\$62.62	\$59.85	7.5%	
200902	27,899	49,817	\$3,814,613	\$3,268,153	1.0000	\$0	\$3,268,153	85.7%	93.3%	\$65.60	\$68.65	3.6%		1.2585	\$4,800,542	\$96.36	-4.0%	1.0995	\$59.66	\$60.27	9.1%	
200903	28,076	50,362	\$3,888,577	\$3,693,175	1.0000	\$0	\$3,693,175	95.0%	93.0%	\$73.33	\$69.03	6.6%		1.2481	\$4,853,158	\$96.37	0.0%	1.0996	\$66.69	\$60.90	13.3%	
200904	27,258	48,550	\$3,764,290	\$3,577,194	1.0000	\$0	\$3,577,194	95.0%	92.8%	\$73.68	\$69.46	7.8%		1.2400	\$4,667,806	\$96.14	-0.2%	1.0970	\$67.16	\$61.59	14.7%	
200905	26,975	48,003	\$3,766,021	\$3,588,214	1.0000	\$0	\$3,588,214	95.3%	92.7%	\$74.75	\$69.99	9.7%		1.2300	\$4,632,074	\$96.50	0.4%	1.1010	\$67.89	\$62.26	14.3%	
200906	27,574	49,576	\$3,805,580	\$3,702,140	1.0000	\$0	\$3,702,140	97.3%	93.1%	\$74.68	\$70.67	12.3%		1.2215	\$4,648,347	\$93.76	-2.8%	1.0699	\$69.80	\$63.24	20.6%	
200907	26,494	47,822	\$3,709,361	\$3,723,924	1.0000	\$0	\$3,723,924	100.4%	93.6%	\$77.87	\$71.39	12.8%		1.2123	\$4,496,727	\$94.03	0.3%	1.0729	\$72.58	\$64.26	21.1%	
200908	27,101	48,437	\$3,789,592	\$3,391,726	1.0000	\$0	\$3,391,726	89.5%	93.5%	\$70.02	\$71.74	6.2%		1.2050	\$4,566,402	\$94.28	0.3%	1.0757	\$65.10	\$64.89	12.5%	
200909	25,932	46,684	\$3,665,948	\$3,419,221	1.0000	\$0	\$3,419,221	93.3%	93.5%	\$73.24	\$72.13	6.6%		1.1989	\$4,395,042	\$94.14	-0.1%	1.0742	\$68.18	\$65.53	12.4%	
200910	26,215	47,025	\$3,685,240	\$3,620,692	1.0000	\$0	\$3,620,692	98.2%	93.8%	\$77.00	\$72.58	7.8%		1.1903	\$4,386,591	\$93.28	-0.9%	1.0644	\$72.34	\$66.29	14.9%	
200911	26,121	46,878	\$3,690,207	\$3,380,177	1.0000	\$0	\$3,380,177	91.6%	94.3%	\$72.11	\$73.30	12.7%		1.1796	\$4,352,877	\$92.86	-0.5%	1.0595	\$68.06	\$67.29	19.8%	
200912	25,117	45,332	\$3,597,203	\$3,560,412	1.0000	\$0	\$3,560,412	99.0%	94.2%	\$78.54	\$73.49	3.7%	7.8%	1.1659	\$4,194,066	\$92.52	-0.4%	1.0557	\$74.40	\$67.74	8.8%	13.9%
201001	25,340	45,365	\$3,615,866	\$3,236,949	1.0000	\$0	\$3,236,949	89.5%	94.1%	\$71.35	\$73.47	-0.5%	7.3%	1.1561	\$4,180,466	\$92.15	-0.4%	1.0515	\$67.86	\$68.21	8.4%	14.0%
201002	24,546	44,060	\$3,569,121	\$2,915,212	1.0000	\$0	\$2,915,212	81.7%	93.9%	\$66.16	\$73.60	0.9%	7.2%	1.1496	\$4,102,942	\$93.12	1.1%	1.0625	\$62.27	\$68.52	4.4%	13.7%
201003	24,761	44,463	\$3,606,302	\$3,487,556	1.0000	\$0	\$3,487,556	96.7%	94.0%	\$78.44	\$74.00	7.0%	7.2%	1.1411	\$4,115,076	\$92.55	-0.6%	1.0560	\$74.28	\$69.14	11.4%	13.5%
201004	24,544	43,920	\$3,600,712	\$3,468,235	1.0000	\$0	\$3,468,235	96.3%	94.1%	\$78.97	\$74.42	7.2%	7.1%	1.1350	\$4,086,722	\$93.05	0.5%	1.0617	\$74.38	\$69.72	10.7%	13.2%
201005	23,780	42,760	\$3,490,519	\$3,180,020	1.0000	\$0	\$3,180,020	91.1%	93.7%	\$74.37	\$74.39	-0.5%	6.3%	1.1277	\$3,936,249	\$92.05	-1.1%	1.0504	\$70.80	\$69.97	4.3%	12.4%
201006	24,410	43,762	\$3,579,262	\$3,462,851	1.0000	\$0	\$3,462,851	96.7%	93.7%	\$79.13	\$74.74	6.0%	5.8%	1.1211	\$4,012,654	\$91.69	-0.4%	1.0462	\$75.63	\$70.43	8.4%	11.4%
201007	23,342	42,129	\$3,512,775	\$3,336,316	1.0000	\$0	\$3,336,316	95.0%	93.2%	\$79.19	\$74.81	1.7%	4.8%	1.1164	\$3,921,745	\$93.09	1.5%	1.0622	\$74.56	\$70.56	2.7%	9.8%
201008	23,854	43,512	\$3,571,031	\$3,400,055	1.0000	\$2	\$3,400,058	95.2%	93.7%	\$78.14	\$75.51	11.6%	5.3%	1.1139	\$3,977,742	\$91.42	-1.8%	1.0431	\$74.91	\$71.41	15.1%	10.0%
201009	23,363	42,665	\$3,543,604	\$3,094,498	1.0000	\$2	\$3,094,500	87.3%	93.2%	\$72.53	\$75.48	-1.0%	4.6%	1.1054	\$3,916,931	\$91.81	0.4%	1.0475	\$69.24	\$71.53	1.6%	9.2%
201010	23,007	42,144	\$3,475,723	\$3,286,482	1.0000	\$2	\$3,286,484	94.6%	92.9%	\$77.98	\$75.54	1.3%	4.1%	1.1024	\$3,831,614	\$90.92	-1.0%	1.0374	\$75.17	\$71.74	3.9%	8.2%
201011	23,336	42,671	\$3,572,538	\$3,221,454	1.0000	\$9	\$3,221,463	90.2%	92.8%	\$75.50	\$75.84	4.7%	3.5%	1.0945	\$3,910,033	\$91.63	0.8%					

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Rx BC Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)	(r)	(s)	(t)	(u)			
07/2012										=(h)/(c)				=(d) x (m)				=(n)/(c)		=(i)/(q)			
Current Rate Level										Incurred Claims				Revenue at Current Rate Level				Normalized Incurred Claims					
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend	
200801	16,421	26,095	\$1,636,734	\$1,191,289	1.0000	\$0	\$1,191,289	72.8%		\$45.65				1.5327	\$2,508,559	\$96.13		1.1251	\$40.58				
200802	17,002	26,967	\$1,713,548	\$1,142,344	1.0000	\$0	\$1,142,344	66.7%		\$42.36				1.5096	\$2,586,692	\$95.92	-0.2%	1.1226	\$37.73				
200803	16,711	26,477	\$1,712,991	\$1,213,446	1.0000	\$0	\$1,213,446	70.8%		\$45.83				1.4907	\$2,553,497	\$96.44	0.5%	1.1287	\$40.60				
200804	16,981	26,998	\$1,763,181	\$1,209,230	1.0000	\$0	\$1,209,230	68.6%		\$44.79				1.4742	\$2,599,304	\$96.28	-0.2%	1.1268	\$39.75				
200805	17,038	27,155	\$1,777,700	\$1,307,938	1.0000	\$0	\$1,307,938	73.6%		\$48.17				1.4514	\$2,580,238	\$95.02	-1.3%	1.1121	\$43.31				
200806	17,330	27,609	\$1,855,353	\$1,193,284	1.0000	\$0	\$1,193,284	64.3%		\$43.22				1.4250	\$2,643,960	\$95.76	0.8%	1.1208	\$38.56				
200807	17,449	27,621	\$1,875,177	\$1,252,358	1.0000	\$0	\$1,252,358	66.8%		\$45.34				1.3946	\$2,615,089	\$94.68	-1.1%	1.1081	\$40.92				
200808	17,297	27,313	\$1,872,385	\$1,251,912	1.0000	\$0	\$1,251,912	66.9%		\$45.84				1.3706	\$2,566,330	\$93.96	-0.8%	1.0997	\$41.68				
200809	17,851	28,715	\$1,991,275	\$1,228,508	1.0000	\$0	\$1,228,508	61.7%		\$42.78				1.3483	\$2,684,913	\$93.50	-0.5%	1.0943	\$39.10				
200810	17,565	27,705	\$1,948,908	\$1,295,864	1.0000	\$0	\$1,295,864	66.5%		\$46.77				1.3291	\$2,590,253	\$93.49	0.0%	1.0942	\$42.75				
200811	18,218	28,885	\$2,009,896	\$1,249,419	1.0000	\$0	\$1,249,419	62.2%		\$43.25				1.3150	\$2,642,940	\$91.50	-2.1%	1.0709	\$40.39				
200812	17,486	27,865	\$1,983,657	\$1,347,012	1.0000	\$0	\$1,347,012	67.9%	67.2%	\$48.34	\$45.18			1.2906	\$2,560,124	\$91.88	0.4%	1.0753	\$44.96	\$40.85			
200901	18,027	28,590	\$2,055,054	\$1,320,634	1.0000	\$0	\$1,320,634	64.3%	66.5%	\$46.19	\$45.23	1.2%		1.2616	\$2,592,662	\$90.68	-1.3%	1.0613	\$43.52	\$41.09	7.3%		
200902	18,119	28,782	\$2,070,731	\$1,198,724	1.0000	\$0	\$1,198,724	57.9%	65.8%	\$41.65	\$45.15	-1.7%		1.2512	\$2,590,899	\$90.02	-0.7%	1.0535	\$39.53	\$41.24	4.8%		
200903	18,396	29,312	\$2,121,410	\$1,403,674	1.0000	\$0	\$1,403,674	66.2%	65.4%	\$47.89	\$45.34	4.5%		1.2403	\$2,631,226	\$89.77	-0.3%	1.0506	\$45.58	\$41.66	12.3%		
200904	17,611	27,915	\$2,026,564	\$1,423,795	1.0000	\$0	\$1,423,795	70.3%	65.6%	\$51.00	\$45.85	13.9%		1.2356	\$2,504,007	\$89.70	-0.1%	1.0498	\$48.58	\$42.37	22.2%		
200905	17,743	28,455	\$2,087,295	\$1,374,762	1.0000	\$0	\$1,374,762	65.9%	65.0%	\$48.31	\$45.87	0.3%		1.2268	\$2,560,771	\$89.99	0.3%	1.0532	\$45.87	\$42.58	5.9%		
200906	18,578	29,518	\$2,153,151	\$1,508,891	1.0000	\$0	\$1,508,891	70.1%	65.5%	\$51.12	\$46.54	18.3%		1.2206	\$2,628,105	\$89.03	-1.1%	1.0420	\$49.06	\$43.47	27.2%		
200907	18,214	28,914	\$2,122,730	\$1,454,251	1.0000	\$0	\$1,454,251	68.5%	65.7%	\$50.30	\$46.96	10.9%		1.2068	\$2,561,740	\$88.60	-0.5%	1.0369	\$48.51	\$44.10	18.5%		
200908	18,844	30,055	\$2,218,965	\$1,478,129	1.0000	\$0	\$1,478,129	66.6%	65.7%	\$49.18	\$47.24	7.3%		1.1991	\$2,660,726	\$88.53	-0.1%	1.0361	\$47.47	\$44.58	13.9%		
200909	18,851	30,075	\$2,211,851	\$1,439,317	1.0000	\$0	\$1,439,317	65.1%	66.0%	\$47.86	\$47.66	11.9%		1.1916	\$2,635,713	\$87.64	-1.0%	1.0257	\$46.66	\$45.23	19.3%		
200910	18,790	30,296	\$2,245,917	\$1,533,201	1.0000	\$0	\$1,533,201	68.3%	66.1%	\$50.61	\$47.99	8.2%		1.1844	\$2,660,128	\$87.80	0.2%	1.0276	\$49.25	\$45.78	15.2%		
200911	19,570	31,184	\$2,297,069	\$1,473,414	1.0000	\$0	\$1,473,414	64.1%	66.2%	\$47.25	\$48.31	9.2%		1.1722	\$2,692,676	\$86.35	-1.7%	1.0106	\$46.75	\$46.32	15.7%		
200912	18,916	30,353	\$2,221,620	\$1,548,321	1.0000	\$0	\$1,548,321	69.7%	66.4%	\$51.01	\$48.54	5.5%	7.4%	1.1622	\$2,581,870	\$85.06	-1.5%	0.9955	\$51.24	\$46.84	14.0%	14.7%	
201001	19,651	31,594	\$2,368,652	\$1,461,524	1.0000	\$1	\$1,461,525	61.7%	66.2%	\$46.26	\$48.53	0.1%	7.3%	1.1486	\$2,720,708	\$86.11	1.2%	1.0078	\$45.90	\$47.03	5.5%	14.4%	
201002	19,293	30,924	\$2,348,435	\$1,395,239	1.0000	\$1	\$1,395,240	59.4%	66.2%	\$45.12	\$48.79	8.3%	8.0%	1.1443	\$2,687,264	\$86.90	0.9%	1.0170	\$44.36	\$47.42	12.2%	15.0%	
201003	19,882	31,719	\$2,398,764	\$1,596,821	1.0000	\$1	\$1,596,823	66.6%	66.2%	\$50.34	\$49.00	5.1%	8.1%	1.1384	\$2,730,843	\$86.09	-0.9%	1.0076	\$49.96	\$47.79	9.6%	14.7%	
201004	20,162	32,406	\$2,458,965	\$1,599,040	1.0000	\$1	\$1,599,042	65.0%	65.8%	\$49.34	\$48.87	-3.3%	6.6%	1.1326	\$2,785,098	\$85.94	-0.2%	1.0058	\$49.06	\$47.84	1.0%	12.9%	
201005	19,659	31,546	\$2,390,695	\$1,583,483	1.0000	\$1	\$1,583,484	66.2%	65.9%	\$50.20	\$49.03	3.9%	6.9%	1.1283	\$2,697,450	\$85.51	-0.5%	1.0007	\$50.16	\$48.19	9.3%	13.2%	
201006	19,768	31,749	\$2,434,543	\$1,601,527	1.0000	\$1	\$1,601,529	65.8%	65.5%	\$50.44	\$48.98	-1.3%	5.2%	1.1214	\$2,730,163	\$85.99	0.6%	1.0064	\$50.12	\$48.28	2.2%	11.1%	
201007	18,688	30,047	\$2,354,146	\$1,489,185	1.0000	\$1	\$1,489,186	63.3%	65.1%	\$49.56	\$48.93	-1.5%	4.2%	1.1129	\$2,619,958	\$87.20	1.4%	1.0205	\$48.57	\$48.29	0.1%	9.5%	
201008	19,277	30,427	\$2,466,590	\$1,577,014	1.0000	\$1	\$1,577,016	63.9%	64.9%	\$51.83	\$49.15	5.4%	4.0%	1.1076	\$2,732,081	\$89.79	3.0%	1.0509	\$49.32	\$48.44	3.9%	8.7%	
201009	19,146	31,107	\$2,414,981	\$1,590,572	1.0000	\$1	\$1,590,573	65.9%	65.0%	\$51.13	\$49.42	6.8%	3.7%	1.1032	\$2,664,251	\$85.65	-4.6%	1.0024	\$51.01	\$48.80	9.3%	7.9%	
201010	19,193	31,077	\$2,402,033	\$1,515,263	1.0000	\$3	\$1,515,265	63.1%	64.5%	\$48.76	\$49.26	-3.7%	2.7%	1.0984	\$2,638,413	\$84.90	-0.9%	0.9936	\$49.07	\$48.79	-0.4%	6.6%	
201011	19,497	31,347	\$2,447,053	\$1,534,390	1.0000	\$3	\$1,534,392	62.7%	64.4%	\$48.95	\$49.41	3.6											

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Development of Normalized Trends
Experience Period : Incurred 01/2011 - 12/2011 & Paid Through 02/2012
Rx BC & GHMSI Total

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h) =(e)/(f)			(i) =(h)/(c)				(k)	(l)	(m)	(n) =(d) x (m)		(o) =(n)/(c)		(p)	(q) =(i)/(q)		(r)	(s)	(t)	(u)
Current Rate Level			07/2012							Incurred Claims				Revenue at Current Rate Level					Normalized Incurred Claims								
Date	Contract	Member	Revenue	Incurred&Pd Claims	Compl. Factor	IBNR	Estimated Incurred Claims	Monthly Loss Ratio	Rolling-12 Loss Ratio	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling-12 Trend	Income Adjust. Factor	Income at Current Rates	PMPM	Monthly Trend	Mix Factor	Monthly PMPM	Rolling-12 PMPM	Monthly Observed Trend	Rolling- 12 Trend					
200801	44,341	75,092	\$4,972,642	\$4,533,532	1.0000	\$0	\$4,533,532	91.2%		\$60.37				1.5159	\$7,538,040	\$100.38		1.1576	\$52.15								
200802	45,273	76,758	\$5,103,753	\$4,296,709	1.0000	\$0	\$4,296,709	84.2%		\$55.98				1.4971	\$7,641,014	\$99.55	-0.8%	1.1480	\$48.76								
200803	44,685	75,843	\$5,131,994	\$4,608,144	1.0000	\$0	\$4,608,144	89.8%		\$60.76				1.4821	\$7,605,976	\$100.29	0.7%	1.1565	\$52.54								
200804	45,570	77,377	\$5,306,453	\$4,651,312	1.0000	\$0	\$4,651,312	87.7%		\$60.11				1.4611	\$7,753,075	\$100.20	-0.1%	1.1555	\$52.02								
200805	45,708	77,729	\$5,343,848	\$4,754,097	1.0000	\$0	\$4,754,097	89.0%		\$61.16				1.4340	\$7,663,073	\$98.59	-1.6%	1.1369	\$53.80								
200806	46,816	79,384	\$5,566,779	\$4,636,702	1.0000	\$0	\$4,636,702	83.3%		\$58.41				1.4116	\$7,858,282	\$98.99	0.4%	1.1416	\$51.17								
200807	46,448	78,696	\$5,606,133	\$4,779,435	1.0000	\$0	\$4,779,435	85.3%		\$60.73				1.3867	\$7,773,905	\$98.78	-0.2%	1.1392	\$53.31								
200808	46,537	78,737	\$5,630,395	\$4,643,619	1.0000	\$0	\$4,643,619	82.5%		\$58.98				1.3680	\$7,702,570	\$97.83	-1.0%	1.1281	\$52.28								
200809	47,015	80,305	\$5,808,262	\$4,773,073	1.0000	\$0	\$4,773,073	82.2%		\$59.44				1.3442	\$7,807,351	\$97.22	-0.6%	1.1212	\$53.01								
200810	46,349	78,783	\$5,774,673	\$4,944,934	1.0000	\$0	\$4,944,934	85.6%		\$62.77				1.3282	\$7,669,700	\$97.35	0.1%	1.1227	\$55.91								
200811	47,259	80,122	\$5,865,098	\$4,527,163	1.0000	\$0	\$4,527,163	77.2%		\$56.50				1.3128	\$7,699,678	\$96.10	-1.3%	1.1082	\$50.99								
200812	45,971	78,695	\$5,815,056	\$5,198,215	1.0000	\$0	\$5,198,215	89.4%	85.5%	\$66.06	\$60.10			1.2893	\$7,497,066	\$95.27	-0.9%	1.0986	\$60.13	\$52.99							
200901	45,440	77,147	\$5,909,228	\$4,802,543	1.0000	\$0	\$4,802,543	81.3%	84.7%	\$62.25	\$60.26	3.1%		1.2634	\$7,465,828	\$96.77	1.6%	1.1160	\$55.78	\$53.28	7.0%						
200902	46,018	78,599	\$5,885,344	\$4,466,876	1.0000	\$0	\$4,466,876	75.9%	83.9%	\$56.83	\$60.32	1.5%		1.2559	\$7,391,441	\$94.04	-2.8%	1.0845	\$52.40	\$53.59	7.5%						
200903	46,472	79,674	\$6,009,986	\$5,096,849	1.0000	\$0	\$5,096,849	84.8%	83.6%	\$63.97	\$60.59	5.3%		1.2453	\$7,484,385	\$93.94	-0.1%	1.0833	\$59.05	\$54.12	12.4%						
200904	44,869	76,465	\$5,790,855	\$5,000,989	1.0000	\$0	\$5,000,989	86.4%	83.5%	\$65.40	\$61.02	8.8%		1.2385	\$7,171,814	\$93.79	-0.2%	1.0816	\$60.47	\$54.80	16.2%						
200905	44,718	76,458	\$5,853,316	\$4,962,976	1.0000	\$0	\$4,962,976	84.8%	83.2%	\$64.91	\$61.32	6.1%		1.2288	\$7,192,845	\$94.08	0.3%	1.0849	\$59.83	\$55.28	11.2%						
200906	46,152	79,094	\$5,958,732	\$5,211,031	1.0000	\$0	\$5,211,031	87.5%	83.6%	\$65.88	\$61.95	12.8%		1.2211	\$7,276,452	\$92.00	-2.2%	1.0609	\$62.10	\$56.19	21.4%						
200907	44,708	76,736	\$5,832,090	\$5,178,175	1.0000	\$0	\$5,178,175	88.8%	83.8%	\$67.48	\$62.51	11.1%		1.2103	\$7,058,467	\$91.98	0.0%	1.0608	\$63.62	\$57.03	19.3%						
200908	45,945	78,492	\$6,008,557	\$4,869,855	1.0000	\$0	\$4,869,855	81.0%	83.7%	\$62.04	\$62.76	5.2%		1.2028	\$7,227,128	\$92.07	0.1%	1.0618	\$58.43	\$57.55	11.8%						
200909	44,783	76,759	\$5,877,798	\$4,858,538	1.0000	\$0	\$4,858,538	82.7%	83.8%	\$63.30	\$63.09	6.5%		1.1962	\$7,030,755	\$91.60	-0.5%	1.0563	\$59.92	\$58.15	13.0%						
200910	45,005	77,321	\$5,931,157	\$5,153,893	1.0000	\$0	\$5,153,893	86.9%	83.9%	\$66.66	\$63.41	6.2%		1.1881	\$7,046,719	\$91.14	-0.5%	1.0510	\$63.42	\$58.77	13.4%						
200911	45,691	78,062	\$5,987,277	\$4,853,590	1.0000	\$0	\$4,853,590	81.1%	84.2%	\$62.18	\$63.90	10.0%		1.1768	\$7,045,553	\$90.26	-1.0%	1.0408	\$59.74	\$59.53	17.2%						
200912	44,033	75,685	\$5,818,823	\$5,108,733	1.0000	\$0	\$5,108,733	87.8%	84.1%	\$67.50	\$64.01	2.2%	6.5%	1.1645	\$6,775,936	\$89.53	-0.8%	1.0324	\$65.38	\$59.94	8.7%	13.1%					
201001	44,991	76,959	\$5,984,518	\$4,698,473	1.0000	\$1	\$4,698,474	78.5%	83.8%	\$61.05	\$63.91	-1.9%	6.1%	1.1532	\$6,901,174	\$89.67	0.2%	1.0341	\$59.04	\$60.23	5.8%	13.0%					
201002	43,839	74,984	\$5,917,557	\$4,310,451	1.0000	\$1	\$4,310,452	72.8%	83.6%	\$57.48	\$64.00	1.2%	6.1%	1.1475	\$6,790,206	\$90.56	1.0%	1.0443	\$55.05	\$60.50	5.0%	12.9%					
201003	44,643	76,182	\$6,005,066	\$5,084,378	1.0000	\$1	\$5,084,379	84.7%	83.5%	\$66.74	\$64.22	4.3%	6.0%	1.1400	\$6,845,919	\$89.86	-0.8%	1.0363	\$64.40	\$60.94	9.1%	12.6%					
201004	44,706	76,326	\$6,059,677	\$5,067,275	1.0000	\$1	\$5,067,277	83.6%	83.3%	\$66.39	\$64.31	1.5%	5.4%	1.1340	\$6,871,821	\$90.03	0.2%	1.0383	\$63.94	\$61.23	5.7%	11.7%					
201005	43,439	74,306	\$5,881,215	\$4,763,503	1.0000	\$1	\$4,763,504	81.0%	83.0%	\$64.11	\$64.24	-1.2%	4.8%	1.1279	\$6,633,699	\$89.28	-0.8%	1.0295	\$62.27	\$61.43	4.1%	11.1%					
201006	44,178	75,511	\$6,013,805	\$5,064,379	1.0000	\$1	\$5,064,380	84.2%	82.7%	\$67.07	\$64.33	1.8%	3.8%	1.1212	\$6,742,817	\$89.30	0.0%	1.0298	\$65.13	\$61.68	4.9%	9.8%					
201007	42,030	72,176	\$5,866,921	\$4,825,501	1.0000	\$1	\$4,825,502	82.2%	82.2%	\$66.86	\$64.26	-0.9%	2.8%	1.1150	\$6,541,703	\$90.64	1.5%	1.0452	\$63.97	\$61.69	0.6%	8.2%					
201008	43,131	73,939	\$6,037,621	\$4,977,070	1.0000	\$4	\$4,977,074	82.4%	82.3%	\$67.31	\$64.71	8.5%	3.1%	1.1113	\$6,709,823	\$90.75	0.1%	1.0465	\$64.32	\$62.19	10.1%	8.1%					
201009	42,509	73,772	\$5,958,584	\$4,685,070	1.0000	\$4	\$4,685,074	78.6%	82.0%	\$63.51	\$64.73	0.3%	2.6%	1.1045	\$6,581,182	\$89.21	-1.7%	1.0288	\$61.73	\$62.35	3.0%	7.2%					
201010	42,200	73,221	\$5,877,756	\$4,801,745	1.0000	\$5	\$4,801,750	81.7%	81.6%	\$65.58	\$64.63	-1.6%	1.9%	1.1008	\$6,470,027	\$88.36	-0.9%	1.0190	\$64.36	\$62.42	1.5%	6.2%					

APPENDIX

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Medical & Drug
Rate Change History

Effective Date	PPO BluePreferred Percentage Increase	PPO HRA Percentage Increase	PPO HSA Percentage Increase	CMM Indemnity Percentage Increase	Non-CDH Drug Percentage Increase	HRA Drug Percentage Increase	HSA Drug Percentage Increase
07/01/94	0.0%			0.0%	0.0%		
10/01/94	0.0%			0.0%	0.0%		
10/01/95	-3.0%			-3.0%	-3.0%		
07/01/96	0.0%			0.0%	0.0%		
10/01/96	0.0%			0.0%	15.0%		
01/01/97	0.0%			0.0%	9.0%		
08/01/97	0.0%			0.0%	60.0%		
09/01/97	0.0%			0.0%	0.0%		
01/01/98	0.0%			0.0%	9.5%		
04/01/98	6.0%			6.0%	6.0%		
08/01/98	0.0%			0.0%	25.0%		
02/01/99	0.0%			20.0%	15.0%		
07/01/99	2.0%			0.0%	20.0%		
01/01/00	2.9%			2.9%	11.7%		
07/01/00	8.0%			0.0%	10.0%		
01/01/01	4.7%			20.0%	0.0%		
07/01/01	8.8%			8.8%	16.6%		
01/01/02	6.2%			0.0%	15.5%		
07/01/02	12.8%			0.0%	4.5%		
01/01/03	13.5%			0.0%	11.7%		
08/01/03	0.0%			0.0%	0.0%		
10/01/03	4.1%			0.0%	4.8%		
01/01/04	-5.7%			-5.7%	4.1%		
07/01/04	-20.0%			-20.0%	-20.0%		
01/01/05 *	14.3%			14.3%	14.3%		
06/01/05	0.0%	Inception	Inception	0.0%	0.0%	Inception	Inception
7/1/2005	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%	10.2%
1/1/2006	5.0%	0.0%	0.0%	5.0%	3.7%	0.0%	0.0%
4/1/2006	2.9%	-9.4%	-10.2%	2.9%	3.8%	-9.8%	-9.8%
7/1/2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10/1/2006	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1/1/2007	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
4/1/2007	0.0%	2.2%	2.2%	0.0%	0.0%	2.2%	2.2%
7/1/2007	2.0%	5.0%	5.0%	2.0%	7.5%	7.5%	7.5%
10/1/2007	0.0%	0.0%	0.0%	0.0%	3.6%	3.6%	3.6%
1/1/2008	3.5%	0.0%	0.0%	3.5%	8.0%	8.0%	8.0%
4/1/2008	4.9%	0.0%	0.0%	4.9%	7.0%	7.0%	7.0%
7/1/2008	0.8%	0.8%	0.8%	0.8%	2.4%	2.4%	2.4%
10/1/2008	4.6%	7.0%	7.0%	0.0%	0.0%	0.0%	0.0%
1/1/2009	6.5%	7.5%	7.5%	6.5%	4.0%	4.0%	4.0%
4/1/2009	7.2%	16.7%	16.7%	7.2%	2.0%	2.0%	2.0%
7/1/2009	0.5%	15.4%	6.5%	0.5%	3.0%	3.0%	3.0%
10/1/2009	0.0%	6.0%	6.0%	0.0%	1.0%	1.0%	1.0%
1/1/2010	1.3%	-21.3%	-14.2%	1.3%	0.0%	0.0%	0.0%
4/1/2010	2.6%	16.7%	16.3%	2.6%	2.0%	2.0%	2.0%
6/1/2010	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
7/1/2010	0.0%	16.2%	7.5%	0.0%	0.0%	0.0%	0.0%
11/1/2010**	0.0%	0.0%	4.1%	0.0%	4.9%	4.1%	4.1%
1/1/2011	5.2%	-19.3%	-15.9%	5.2%	2.3%	2.3%	2.3%
4/1/2011	0.0%	11.9%	11.9%	0.0%	0.0%	0.0%	0.0%
5/1/2011	-13.7%	-13.7%	-13.7%	-13.7%	-1.4%	-1.4%	-1.4%
8/1/2011	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%
10/1/2011	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1/1/2012	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%
4/1/2012	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%	7.5%
7/1/2012	-1.8%	-2.6%	-2.8%	-1.8%	-6.0%	-2.6%	-2.8%
Proposed 10/2012	0.0%	-0.2%	-0.6%	0.0%	0.0%	-0.2%	-0.6%

* Includes revenue neutrality adjustment of 0.72%

** Increases were approved for 10/1/10 effective date, but implementation was delayed due to approval date

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012

Premium History (Base Rate)

Expected Renewal Increases for BluePreferred (PPO) and BluePreferred HSA (PPO HSA)

PPO \$10 Copay, \$300 OON Ded 80% OON Coins & Rx \$5/\$10/\$25

Effective Date	BluePreferred Opt. 1	Rx Coverage	Vision Coverage	Total Base Coverage
6/1/2005	\$302	\$92	\$1	\$395
7/1/2005	\$333	\$101	\$1	\$435
1/1/2006	\$350	\$105	\$1	\$456
4/1/2006	\$360	\$109	\$1	\$470
7/1/2006	\$360	\$109	\$1	\$470
9/1/2006	\$360	\$109	\$1	\$470
10/1/2006	\$360	\$109	\$1	\$470
1/1/2007	\$371	\$112	\$1	\$484
4/1/2007	\$371	\$112	\$1	\$484
7/1/2007	\$378	\$120	\$1	\$499
10/1/2007	\$378	\$124	\$1	\$503
1/1/2008	\$391	\$134	\$1	\$526
4/1/2008	\$410	\$143	\$1	\$554
7/1/2008	\$413	\$146	\$1	\$560
10/1/2008	\$432	\$146	\$1	\$579
1/1/2009	\$460	\$152	\$1	\$613
4/1/2009	\$493	\$155	\$1	\$649
7/1/2009	\$495	\$160	\$1	\$656
10/1/2009	\$495	\$162	\$1	\$658
1/1/2010	\$501	\$162	\$1	\$664
4/1/2010	\$514	\$165	\$1	\$680
6/1/2010	\$514	\$165	\$1	\$680
7/1/2010	\$514	\$165	\$1	\$680
11/1/2010	\$514	\$173	\$1	\$688
1/1/2011	\$541	\$177	\$1	\$719
4/1/2011	\$541	\$177	\$1	\$719
5/1/2011	\$467	\$175	\$1	\$643
8/1/2011	\$444	\$166	\$1	\$611
10/1/2011	\$444	\$166	\$1	\$611
1/1/2012	\$467	\$174	\$1	\$642
4/1/2012	\$502	\$187	\$1	\$690
7/1/2012	\$493	\$176	\$1	\$670
10/1/2012	\$493	\$176	\$1	\$670

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Jan-11	\$719	Jan-12	\$642	-10.71%	
Feb-11	\$719	Feb-12	\$642	-10.71%	
Mar-11	\$719	Mar-12	\$642	-10.71%	
Apr-11	\$719	Apr-12	\$690	-4.03%	
May-11	\$643	May-12	\$690	7.31%	
Jun-11	\$643	Jun-12	\$690	7.31%	
Jul-11	\$643	Jul-12	\$670	4.20%	
Aug-11	\$611	Aug-12	\$670	9.66%	
Sep-11	\$611	Sep-12	\$670	9.66%	
Oct-11	\$611	Oct-12	\$670	9.66%	
Nov-11	\$611	Nov-12	\$670	9.66%	
Dec-11	\$611	Dec-12	\$670	9.66%	

PPO HSA \$1200 Ded 80% OON Coins & Integrated Rx \$0/\$25/\$45

Effective Date	Med Coverage	Rx Coverage	Vision	Total Base Coverage
6/1/2005	\$229	\$57		\$286
7/1/2005	\$252	\$63		\$315
1/1/2006	\$252	\$63		\$315
4/1/2006	\$227	\$56		\$283
7/1/2006	\$227	\$56		\$283
9/1/2006	\$227	\$56		\$283
10/1/2006	\$227	\$56		\$283
1/1/2007	\$234	\$58		\$292
4/1/2007	\$239	\$59		\$298
7/1/2007	\$251	\$63		\$314
10/1/2007	\$251	\$65		\$316
1/1/2008	\$251	\$70		\$321
4/1/2008	\$251	\$75		\$326
7/1/2008	\$253	\$77		\$330
10/1/2008	\$271	\$77		\$348
1/1/2009	\$291	\$80		\$371
4/1/2009	\$340	\$82		\$422
7/1/2009	\$362	\$84		\$446
10/1/2009	\$384	\$85		\$469
1/1/2010	\$329	\$85		\$414
4/1/2010	\$383	\$87		\$470
6/1/2010	\$383	\$87		\$470
7/1/2010	\$412	\$87		\$499
11/1/2010	\$429	\$91		\$520
1/1/2011	\$361	\$93		\$454
4/1/2011	\$404	\$93		\$497
5/1/2011	\$349	\$92		\$441
8/1/2011	\$332	\$87		\$419
10/1/2011	\$332	\$87	\$1	\$420
1/1/2012	\$349	\$91	\$1	\$441
4/1/2012	\$375	\$98	\$1	\$474
7/1/2012	\$365	\$95	\$1	\$461
10/1/2012	\$363	\$94	\$1	\$458

Premium Percentage change for renewals

Date	Rate	Date	Rate	Increase	Increase * Capped
Jan-11	\$454	Jan-12	\$441	-2.86%	
Feb-11	\$454	Feb-12	\$441	-2.86%	
Mar-11	\$454	Mar-12	\$441	-2.86%	
Apr-11	\$497	Apr-12	\$474	-4.63%	
May-11	\$441	May-12	\$474	7.48%	
Jun-11	\$441	Jun-12	\$474	7.48%	
Jul-11	\$441	Jul-12	\$461	4.54%	
Aug-11	\$419	Aug-12	\$461	10.02%	
Sep-11	\$419	Sep-12	\$461	10.02%	
Oct-11	\$420	Oct-12	\$458	9.05%	
Nov-11	\$420	Nov-12	\$458	9.05%	
Dec-11	\$420	Dec-12	\$458	9.05%	

* There is a cap on renewal increases of 34.5% as of April 2009, and a floor of -25.7% as of October 2010

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
Premium History (Base Rate)
Expected Renewal Increases for BluePreferred HRA (PPO HRA)

PPO HRA \$1000 Ded 80% OON Coins & Integrated Rx \$0/\$25/\$45

Effective Date	BluePreferred Opt. 1	Rx Coverage	Vision Coverage	Total Base Coverage
6/1/2005	\$233	\$57	\$1	\$291
7/1/2005	\$257	\$63	\$1	\$321
1/1/2006	\$257	\$63	\$1	\$321
4/1/2006	\$233	\$57	\$1	\$291
7/1/2006	\$233	\$57	\$1	\$291
9/1/2006	\$233	\$57	\$1	\$291
10/1/2006	\$233	\$57	\$1	\$291
1/1/2007	\$240	\$59	\$1	\$300
4/1/2007	\$245	\$61	\$1	\$307
7/1/2007	\$257	\$66	\$1	\$324
10/1/2007	\$257	\$68	\$1	\$326
1/1/2008	\$257	\$73	\$1	\$331
4/1/2008	\$257	\$78	\$1	\$336
7/1/2008	\$259	\$80	\$1	\$340
10/1/2008	\$277	\$80	\$1	\$358
1/1/2009	\$298	\$83	\$1	\$382
4/1/2009	\$348	\$85	\$1	\$434
7/1/2009	\$402	\$88	\$1	\$491
10/1/2009	\$426	\$89	\$1	\$516
1/1/2010	\$335	\$89	\$1	\$425
4/1/2010	\$391	\$91	\$1	\$483
6/1/2010	\$391	\$91	\$1	\$483
7/1/2010	\$455	\$91	\$1	\$547
11/1/2010	\$455	\$91	\$1	\$547
1/1/2011	\$367	\$96	\$1	\$464
4/1/2011	\$411	\$96	\$1	\$508
5/1/2011	\$355	\$95	\$1	\$451
8/1/2011	\$337	\$90	\$1	\$428
10/1/2011	\$337	\$90	\$1	\$428
1/1/2012	\$354	\$91	\$1	\$446
4/1/2012	\$381	\$98	\$1	\$480
7/1/2012	\$371	\$99	\$1	\$471
10/1/2012	\$370	\$99	\$1	\$470

Premium Percentage change for renewals					Increase *
Date	Rate	Date	Rate	Increase	Capped
Jan-11	\$464	Jan-12	\$446	-3.88%	
Feb-11	\$464	Feb-12	\$446	-3.88%	
Mar-11	\$464	Mar-12	\$446	-3.88%	
Apr-11	\$508	Apr-12	\$480	-5.51%	
May-11	\$451	May-12	\$480	6.43%	
Jun-11	\$451	Jun-12	\$480	6.43%	
Jul-11	\$451	Jul-12	\$471	4.43%	
Aug-11	\$428	Aug-12	\$471	10.05%	
Sep-11	\$428	Sep-12	\$471	10.05%	
Oct-11	\$428	Oct-12	\$470	9.81%	
Nov-11	\$428	Nov-12	\$470	9.81%	
Dec-11	\$428	Dec-12	\$470	9.81%	

* There is a cap on renewal increases of 34.5% as of April 2009, and a floor of -25.7% as of October 2010

CareFirst BlueCross BlueShield (GHMSI)
DC Small Group Rate Filing Effective 10/2012
DC Renewal Cap/Floor and New Business Discount History

Effective Date	Renewal Floor	Renewal Cap	New Business Discount			
			Duration 1 Factor	Duration 2 Factor	Duration 3 Factor	Duration 4 Factor
01/1999	0.0%	20.0%	1.000	1.000	1.000	1.000
07/2002	0.0%	25.0%	1.000	1.000	1.000	1.000
01/2003	0.0%	30.0%	1.000	1.000	1.000	1.000
07/2004	-5.0%	9.0%	1.000	1.000	1.000	1.000
01/2005	0.0%	9.0%	0.850	0.900	0.950	1.000
07/2005	0.0%	13.0%	0.800	0.900	0.950	1.000
11/2005	0.0%	14.0%	0.800	0.900	0.950	1.000
01/2006	0.0%	16.0%	0.825	0.900	0.950	1.000
04/2006	0.0%	16.0%	0.825	0.900	0.950	1.000
07/2006	0.0%	18.0%	0.825	0.900	0.950	1.000
10/2006	0.0%	18.0%	0.825	0.900	0.950	1.000
01/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
04/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
07/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
10/2007	0.0%	18.0%	0.850	0.900	0.950	1.000
01/2008	0.0%	18.0%	0.850	0.900	0.950	1.000
04/2008	0.0%	18.0%	0.850	0.900	0.950	1.000
07/2008	0.0%	25.0%	0.800	0.900	0.950	1.000
10/2008	0.0%	25.0%	0.800	0.900	0.950	1.000
01/2009	0.0%	25.0%	0.800	0.900	0.950	1.000
04/2009	0.0%	34.5%	0.825	0.900	0.950	1.000
07/2009	0.0%	34.5%	0.825	0.900	0.950	1.000
10/2009	0.0%	34.5%	0.845	0.900	0.950	1.000
01/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
04/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
07/2010	0.0%	34.5%	0.875	0.900	0.950	1.000
10/2010	-25.7%	34.5%	0.875	0.900	0.950	1.000
01/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
04/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
05/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
08/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
10/2011	-25.7%	34.5%	0.875	0.900	0.950	1.000
11/2011	-25.7%	34.5%	0.825	0.900	0.950	1.000
01/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
04/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
07/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000
10/2012	-25.7%	34.5%	0.825	0.900	0.950	1.000

CAREFIRST BLUECROSS BLUESHIELD
Where the "BlueFund" PRODUCTS Fit in the Portfolio by Market
DC SMALL GROUP MARKET (Composite Rate - without NB Discount)
Individual, Monthly, Gross Premiums a/o 10/2012

	1	2	3	4	5	6	7	8						
	Medical Benefit	RX Benefit	Medical Ind Rate	Incremental % Change	RX Ind Rate	TOTAL Ind Rate	Incremental % Change							
1	HMO Gatekeeper w/ Referrals \$10/\$20/\$0	\$10/\$25/\$45	\$286		\$112	\$398								
2	HMO OPEN ACCESS \$10/\$20/\$0	\$10/\$25/\$45	\$301	5.2%	\$112	\$413	3.8%							
3	HMO Opt-Out OPEN ACCESS \$10/\$20, 80%	\$10/\$25/\$45	\$319	6.0%	\$112	\$431	4.4%							
4	POS OPEN ACCESS \$10/\$20, \$300	\$10/\$25/\$45	\$334	4.7%	\$112	\$446	3.5%							
5	BC Advantage \$10/10, 100/70%, \$0/250 Ded	\$10/\$25/\$45	\$358	7.2%	\$112	\$470	5.4%							
6	PPO \$0/\$300, 100/80%	\$10/\$25/\$45	\$493	37.7%	\$112	\$605	28.7%							
	TOTAL:			72.4%			52.0%							
	A HMO OPEN ACCESS \$20/\$30/\$300	\$0/\$25/\$45	\$284		\$113	\$397								
	B POS OPEN ACCESS \$20/\$30, \$300 OON Ded	\$0/\$25/\$45	\$319		\$113	\$432								
	C PPO \$0/\$300, 100/80%	\$0/\$25/\$45	\$493		\$113	\$606								
	D PPO \$0/\$300, 90/70%	\$0/\$25/\$45	\$457		\$113	\$570								
	H.S.A. WITH INTEGRATED RX							vs PPO	vs HMO	vs \$1,000 or \$1,200 Ded	Difference in Ded	Diff in Ann Prem	vs non-CDH Medical + Rx	vs non-CDH Medical Only
1	A HMO OA H.S.A., \$1,200 Deductible	\$0/\$25/\$45	\$252		\$58	\$310		-49%	-22%				-22%	-11%
2	HMO OA H.S.A., \$2,500 Deductible	\$0/\$25/\$45	\$217		\$41	\$258	-16.8%	-57%	-35%	-17%	\$ 1,300	\$ (624)		
3	HMO OA H.S.A., \$4,000 Deductible	\$0/\$25/\$45	\$186		\$35	\$221	-14.3%	-63%	-44%	-29%	\$ 2,800	\$ (1,068)		
1	B OOP OA H.S.A., \$1,200 Deductible	\$0/\$25/\$45	\$291		\$78	\$369		-39%	-7%				-15%	-9%
2	OOP OA H.S.A., \$2,500 Deductible	\$0/\$25/\$45	\$252		\$57	\$309	-16.3%	-49%	-22%	-16%	\$ 1,300	\$ (720)		
3	OOP OA H.S.A., \$4,000 Deductible	\$0/\$25/\$45	\$215		\$42	\$257	-16.8%	-58%	-35%	-30%	\$ 2,800	\$ (1,344)		
1	C PPO H.S.A., \$1,200 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$363		\$94	\$457		-24%	15%				-25%	-26%
2	D PPO H.S.A., \$1,200 Deductible, 90%, 70% Coins	\$0/\$25/\$45	\$343		\$94	\$437	-4.4%	-28%	10%	-4%	\$ -	\$ (240)	-23%	-25%
3	C PPO H.S.A., \$2,000 Deductible, 100%, 80% Coins	\$0/\$25/\$45	\$324		\$81	\$405	-7.3%	-33%	2%	-11%	\$ 800	\$ (624)	-33%	-34%
4	C PPO H.S.A., \$2,700 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$298		\$70	\$368	-15.8%	-39%	-8%	-19%	\$ 1,500	\$ (1,068)	-39%	-40%
	H.R.A. WITH INTEGRATED RX													
1	A HMO OA H.R.A., \$1,200 Deductible	\$0/\$25/\$45	\$269		\$57	\$326		-46%	-18%				-18%	-5%
2	HMO OA H.R.A., \$2,500 Deductible	\$0/\$25/\$45	\$227		\$42	\$269	-17.5%	-56%	-32%	-17%	\$ 1,300	\$ (684)		
3	HMO OA H.R.A., \$4,000 Deductible	\$0/\$25/\$45	\$198		\$35	\$233	-13.4%	-61%	-41%	-29%	\$ 2,800	\$ (1,116)		
1	B OOP OA H.R.A., \$1,200 Deductible	\$0/\$25/\$45	\$309		\$78	\$387		-36%	-3%				-10%	-3%
2	OOP OA H.R.A., \$2,500 Deductible	\$0/\$25/\$45	\$263		\$57	\$320	-17.3%	-47%	-20%	-17%	\$ 1,300	\$ (804)		
3	OOP OA H.R.A., \$4,000 Deductible	\$0/\$25/\$45	\$226		\$42	\$268	-16.3%	-56%	-33%	-31%	\$ 2,800	\$ (1,428)		
1	C PPO H.R.A., \$1,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$370		\$99	\$469		-22%	18%				-23%	-25%
2	D PPO H.R.A., \$1,000 Deductible, 90%, 70% Coins.	\$0/\$25/\$45	\$347		\$99	\$446	-4.9%	-26%	12%	-5%	\$ -	\$ (276)	-22%	-24%
3	C PPO H.R.A., \$2,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$322		\$73	\$395	-11.4%	-35%	-1%	-16%	\$ 1,000	\$ (888)	-35%	-35%
4	C PPO H.R.A., \$3,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$283		\$57	\$340	-13.9%	-44%	-15%	-28%	\$ 2,000	\$ (1,548)	-44%	-43%
5	C PPO H.R.A., \$5,000 Deductible, 100%, 80% Coins.	\$0/\$25/\$45	\$243		\$41	\$284	-16.5%	-53%	-29%	-39%	\$ 4,000	\$ (2,220)	-53%	-51%